

<i>SERFF Tracking Number:</i>	<i>UHLC-127098227</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-00649</i>
<i>Company Tracking Number:</i>	<i>UHG CA INS 201108</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.003A Small Group Only - PPO</i>
<i>Product Name:</i>	<i>UHG CA INS 201108 - 20110325</i>		
<i>Project Name/Number:</i>	<i>UHG CA INS 201108/UHG CA INS 201108</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: UHG CA INS 201108 - 20110325      SERFF Tr Num: UHLC-127098227      State: California

TOI: H16G Group Health - Major Medical      SERFF Status: Assigned      State Tr Num: PF-2011-00649

Sub-TOI: H16G.003A Small Group Only - PPO      Co Tr Num: UHG CA INS 201108      State Status:

Filing Type: Rate      Reviewer(s): Bruce Hinze, Angela Jang, Sai-on Sam, Ali Zaker-Shahrak, Wayne Thomas, Marina Zen, Karl Whitmarsh

Authors: Laura Young, Gerald Lalande, Christopher Wada, Judy D'Ambrosio, Candy Robles, Christie Geiger

Date Submitted: 03/31/2011

Disposition Date:

Disposition Status:

Implementation Date Requested: 08/01/2011

Implementation Date:

## General Information

Project Name: UHG CA INS 201108  
 Project Number: UHG CA INS 201108  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Group Market Type: Employer  
 Filing Status Changed: 04/01/2011  
 State Status Changed:

Created By: Christopher Wada

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

Enclosed are the documents for United Healthcare Insurance Company Small Group rate filing for our PPO, HSA, HRA, and Indemnity Products.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact: 2.8%

Deemer Date:

Submitted By: Christopher Wada

SERFF Tracking Number: UHLC-127098227 State: California  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: PF-2011-00649  
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TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO  
Product Name: UHG CA INS 201108 - 20110325  
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The changes requested in this filing effective 8/1/2011 include:

1. Base rate increase of 3.0%
  2. Adjustment to our area factors in rating area 8
- The cumulative impact of all changes is expected to be 2.8%

In addition, this filing includes a quarterly trend of 3.0%.

Also, please note that in previous quarters, I mistakenly included the number of covered lives in the field labeled "Number of Policy Holders Affected for this Program" in the Rate/Rule Schedule.

If you have any questions regarding this filing, please contact me at 714-226-4803 or Christopher.Wada@uhc.com.

## Company and Contact

### Filing Contact Information

Gerald Lalande, Director, Pacific Region Pricing gerry\_lalande@uhc.com  
10700 Valley View St. 714-226-2481 [Phone]  
CA108-0230 714-226-2805 [FAX]  
Cypress, CA 90630

### Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$0.00		

SERFF Tracking Number:	UHLC-127098227	State:	California
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	PF-2011-00649
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TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003A Small Group Only - PPO
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Project Name/Number:	UHG CA INS 201108/UHG CA INS 201108		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	3.300%
<b>Effective Date of Last Rate Revision:</b>	05/01/2011
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	Increase	2.800%	2.800%	\$5,854,131	6,873	\$210,593,761	%	%
<b>Product Type:</b>	<b>HMO</b>	<b>PPO</b>	<b>EPO</b>	<b>POS</b>	<b>HSA</b>	<b>HDHP</b>	<b>FFS</b>	<b>Other</b>
<b>Covered Lives:</b>		49,075						
<b>Policy Holders:</b>		6,873						

SERFF Tracking Number:	UHLC-127098227	State:	California
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	PF-2011-00649
Company Tracking Number:	UHG CA INS 201108		
TOI:	H16G Group Health - Major Medical	Sub-TOI:	H16G.003A Small Group Only - PPO
Product Name:	UHG CA INS 201108 - 20110325		
Project Name/Number:	UHG CA INS 201108/UHG CA INS 201108		

## Rate Review Details

### COMPANY:

Company Name:	UnitedHealthcare Insurance Company
HHS Issuer Id:	95677
Product Names:	POS
Trend Factors:	The annual trend is 12.6%

### FORMS:

New Policy Forms:	
Affected Forms:	
Other Affected Forms:	POL.I.07.CA, et al.

### REQUESTED RATE CHANGE

#### INFORMATION:

Change Period:	Quarterly
Member Months:	650,439
Benefit Change:	None
Percent Change Requested:	Min: 0.021 Max: 0.281 Avg: 0.143

#### PRIOR RATE:

Total Earned Premium:	210,593,761.00
Total Incurred Claims:	182,669,812.00
Annual \$:	Min: 320.53 Max: 339.96 Avg: 333.48

#### REQUESTED RATE:

Projected Earned Premium:	273,857,029.00
Projected Incurred Claims:	230,625,831.00
Annual \$:	Min: 404.68 Max: 429.21 Avg: 421.03

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Product Name: UHG CA INS 201108 - 20110325  
Project Name/Number: UHG CA INS 201108/UHG CA INS 201108

## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Filing Cover Sheet

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Filing Cover Sheet.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Document Submission Formset

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Submission Formset.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Rating Plans

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Filing.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Required Information from  
Insurance Code 10181.7

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Insurance Code 10181.7.pdf

SERFF Tracking Number: UHLC-127098227 State: California  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: PF-2011-00649  
Company Tracking Number: UHG CA INS 201108  
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO  
Product Name: UHG CA INS 201108 - 20110325  
Project Name/Number: UHG CA INS 201108/UHG CA INS 201108

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Certification from Independent  
Actuary

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Milliman Act Opinion.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Required Information from  
Insurance Code 10181.3

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Insurance Code 10181.3.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Certification of Compliance

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Certification of Compliance.pdf

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Wrapping Justification

**Comments:**

Please see the attached file.

**Attachment:**

UHC\_CASB\_eff\_20110801\_sub\_20110325\_Ins\_Wrapping Justification.pdf

# CALIFORNIA DEPARTMENT OF INSURANCE

**Reset Form**

## FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

<b>TO:</b> State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	<b>FROM: (Official Insurer Name):</b> UnitedHealthcare Insurance Company  <b>Submitter and Complete Mailing Address:</b> Christopher Wada 5701 Katella Avenue Mail Stop CA120-0288 Cypress, CA 90630  <b>Submission Date:</b> 3/25/11
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1. IDENTIFYING FORM NUMBER(S): Small Group PPO Product Certification of Compliance Risk Rate Filings (Rev. 8/11)  
 [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

Generic Description and Definition Citation	<u>Check Below</u>		Generic Description and Definition Citation	<u>Check Below</u>
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity. §2202(a)(1)]	<input checked="" type="checkbox"/>		Credit Life and Disability [§2202(a)(6)]	
Group and Blanket Life and Non-health Disability [§2202(a)(2)]			Supplemental Life Benefits [§2202(a)(7)]	
Individual Disability, Non-health [§2202(a)(3)]			Variable Life and Annuities [§2202(a)(8)]	
Medicare Supplement [§2202(a)(4)]			Fraternal [Non-health Disability. §2202(a)(9)]	
Long-Term Care [§2202(a)(5)]			Unclassified [§2202(a)(11)]	

\* Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	<input checked="" type="checkbox"/>	Individual Only:	<input type="checkbox"/>	Group and Individual:	<input type="checkbox"/>
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4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]

2 to 50 Employees:	<input checked="" type="checkbox"/>	Over 50 Employees:	<input type="checkbox"/>	All Employers:	<input type="checkbox"/>
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5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents. §2205(d)]

N/A

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds §2205(e)]

Document(s)	Document(s)

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [ For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2, above)
Standard Employee Risk Rates (Rev. 8/11) POL.I.07.CA	Small Group Health Insurance

8. Master Policy Form Number and Approval Date: POL.I.07.CA et al, approved August 28, 2007

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

N/A

10. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

SUBMITTER'S SIGNATURE AND TITLE: Christopher Wada  
Christopher Wada  
Actuarial Pricing Consultant



# CALIFORNIA DOCUMENT SUBMISSION FORMSET

**Reset Form**

<b>California Insurer Number:</b> 2140-2 (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
<b>Official Insurer Name:</b> UnitedHealthcare Insurance Company		Our File #	Fee Code:	
<b>Submitter and Complete Mailing Address:</b> Christopher Wada 5701 Katella Avenue Mail Stop CA120-0288 Cypress, CA 90630		Reviewer:		
<b>Submission Date:</b> 3/25/11		Dept Action Date:		
<b>Document Form Number</b>	<b>Doc Type</b> ("Policy," etc)	Document Coverage	Department Action	Fee
1	Small Group Risk Rates (Rev. 8/11) Rates			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				

INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.

**THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.**

**Total \$**

Cont'd on \_\_\_ pages

DSF 1.35

ATTACHMENT "A"  
UNITED HEALTHCARE INSURANCE COMPANY  
SMALL EMPLOYER GROUP PRODUCT  
RISK CATEGORY REGARDING GEOGRAPHIC REGIONS

Current Geographic Areas May 2011		Proposed Changes	Proposed Geographic Areas August 2011	
Area [d]	Counties [e]	[c]	Area [d]	Counties [e]
1	Los Angeles County 1 Zip Codes*		1	Los Angeles County 1 Zip Codes*
2	ORANGE		2	ORANGE
3	IMPERIAL San Diego County 1 Zip Codes* SANTA BARBARA SANTA CLARA VENTURA		3	IMPERIAL San Diego County 1 Zip Codes* SANTA BARBARA SANTA CLARA VENTURA
4	RIVERSIDE SAN BERNARDINO SAN LUIS OBISPO		4	RIVERSIDE SAN BERNARDINO SAN LUIS OBISPO
5	FRESNO KERN KINGS MADERA TULARE		5	FRESNO KERN KINGS MADERA TULARE
6	CONTRA COSTA EL DORADO MERCED PLACER SACRAMENTO SAN JOAQUIN STANISLAUS		6	CONTRA COSTA EL DORADO MERCED PLACER SACRAMENTO SAN JOAQUIN STANISLAUS
7	ALPINE AMADOR BUTTE CALAVERAS COLUSA DEL NORTE GLENN HUMBOLDT INYO LAKE LASSEN MARIPOSA MENDOCINO MODOC MONO MONTEREY PLUMAS SAN BENITO SHASTA SIERRA SISKIYOU SOLANO SUTTER TEHAMA TRINITY TUOLUMNE YUBA		7	ALPINE AMADOR BUTTE CALAVERAS COLUSA DEL NORTE GLENN HUMBOLDT INYO LAKE LASSEN MARIPOSA MENDOCINO MODOC MONO MONTEREY PLUMAS SAN BENITO SHASTA SIERRA SISKIYOU SOLANO SUTTER TEHAMA TRINITY TUOLUMNE YUBA
8	ALAMEDA MARIN NAPA NEVADA San Diego County 2 Zip Codes* SAN FRANCISCO SAN MATEO SANTA CRUZ SONOMA YOLO		8	ALAMEDA MARIN NAPA NEVADA San Diego County 2 Zip Codes* SAN FRANCISCO SAN MATEO SANTA CRUZ SONOMA YOLO
9	Los Angeles County 2 Zip Codes*		9	Los Angeles County 2 Zip Codes*

Los Angeles County 1 - Los Angeles County Employers in ZIP codes beginning with:
900-905
913
914
916
All Other LA County Zip Codes (Except Zip Codes in LA County 2)
Los Angeles County 2 - Los Angeles County Employers in ZIP codes beginning with:
906-912
915
917
918
935

San Diego County 1 - San Diego County Employers in ZIP codes beginning with:
921
San Diego County 2 - San Diego County Employers in ZIP codes beginning with:
919
920

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 1 LOS ANGELES COUNTY 1 ZIP CODES  
RAF STANDARD

EMPLOYEE ONLY	Age Category	Choice Plus										Choice Plus Value					Definity HSA					Non-Differential PPO	Definity HRA							
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-1	J3-N	J3-Z		J3-O	J3-L	J3-M	6H-H	J3-X	J3-V	J3-Y	J3-W
		20/250/90%	30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/80%		3000/100%	3000/80%	4000/80%	2000/80%	1500/80%	2000/70%	2500/80%	3000/70%
0 to 29	\$475.62	\$431.33	\$371.96	\$333.58	\$323.00	\$300.01	\$286.37	\$291.10	\$269.86	\$290.23	\$291.98	\$286.49	\$268.74	\$254.41	\$257.28	\$235.04	\$200.84	\$280.14	\$313.28	\$257.15	\$272.91	\$228.56	\$215.66	\$811.90	\$303.75	\$281.39	\$276.52	\$261.14		
30 to 29	\$588.64	\$533.82	\$460.35	\$412.85	\$399.75	\$371.30	\$354.42	\$360.27	\$333.99	\$359.20	\$361.36	\$354.57	\$332.60	\$314.87	\$318.41	\$290.89	\$248.56	\$346.71	\$387.72	\$318.26	\$337.76	\$282.87	\$266.91	\$1,004.82	\$375.93	\$348.25	\$342.23	\$323.19		
40 to 49	\$790.46	\$716.84	\$618.18	\$554.40	\$536.81	\$498.60	\$475.93	\$483.79	\$448.50	\$482.35	\$485.25	\$476.13	\$446.63	\$422.82	\$427.58	\$390.62	\$333.78	\$465.58	\$520.65	\$427.37	\$453.56	\$379.85	\$358.42	\$1,349.33	\$504.82	\$467.65	\$459.57	\$434.00		
50 to 54	\$1,095.20	\$993.21	\$856.51	\$768.14	\$743.77	\$690.83	\$659.42	\$670.31	\$621.41	\$668.31	\$672.33	\$659.70	\$618.82	\$585.84	\$592.43	\$541.21	\$462.47	\$645.08	\$721.38	\$592.14	\$628.42	\$526.30	\$496.61	\$1,869.55	\$699.44	\$647.94	\$636.74	\$601.32		
55 to 59	\$1,354.88	\$1,228.70	\$1,059.59	\$950.27	\$920.12	\$854.62	\$815.77	\$829.24	\$768.74	\$826.77	\$831.74	\$816.11	\$765.54	\$724.74	\$732.89	\$669.53	\$572.12	\$798.03	\$892.42	\$732.53	\$777.42	\$651.09	\$614.35	\$2,312.82	\$865.27	\$801.57	\$787.72	\$743.89		
60 to 64	\$1,767.93	\$1,603.29	\$1,382.62	\$1,239.97	\$1,200.63	\$1,115.17	\$1,064.47	\$1,082.05	\$1,003.11	\$1,078.82	\$1,085.31	\$1,064.92	\$998.93	\$945.69	\$956.33	\$873.65	\$746.54	\$1,041.32	\$1,164.49	\$955.86	\$1,014.43	\$849.58	\$801.65	\$3,017.92	\$1,129.07	\$1,045.94	\$1,027.86	\$970.68		
65 plus	\$2,082.10	\$1,888.20	\$1,628.31	\$1,460.31	\$1,413.98	\$1,313.33	\$1,253.63	\$1,274.34	\$1,181.36	\$1,270.53	\$1,278.17	\$1,254.16	\$1,176.44	\$1,113.74	\$1,126.27	\$1,028.90	\$879.20	\$1,226.36	\$1,371.43	\$1,125.71	\$1,194.70	\$1,000.55	\$944.10	\$3,554.21	\$1,329.70	\$1,231.81	\$1,210.52	\$1,143.17		
0 to 29	\$1,358.24	\$1,231.75	\$1,062.22	\$952.62	\$922.40	\$856.74	\$817.80	\$831.30	\$770.65	\$828.82	\$833.81	\$818.14	\$767.44	\$726.53	\$734.72	\$671.20	\$573.54	\$800.01	\$894.64	\$734.35	\$779.36	\$652.70	\$615.87	\$2,318.56	\$867.42	\$803.57	\$789.67	\$745.74		
30 to 39	\$1,595.04	\$1,446.50	\$1,247.41	\$1,118.71	\$1,083.21	\$1,006.11	\$960.37	\$976.23	\$905.01	\$973.32	\$979.18	\$960.78	\$901.24	\$853.21	\$862.80	\$788.22	\$673.53	\$939.49	\$1,050.61	\$862.39	\$915.23	\$766.50	\$723.25	\$2,722.78	\$1,018.66	\$943.66	\$927.35	\$875.75		
40 to 49	\$1,716.81	\$1,556.92	\$1,342.63	\$1,204.11	\$1,165.91	\$1,082.92	\$1,033.68	\$1,050.76	\$974.10	\$1,047.62	\$1,053.92	\$1,034.12	\$970.04	\$918.33	\$928.67	\$848.39	\$724.94	\$1,011.20	\$1,130.81	\$928.21	\$985.10	\$825.01	\$778.46	\$2,930.64	\$1,096.42	\$1,015.70	\$998.14	\$942.61		
50 to 54	\$2,263.73	\$2,052.92	\$1,770.36	\$1,587.71	\$1,537.34	\$1,427.91	\$1,362.99	\$1,385.50	\$1,284.42	\$1,381.37	\$1,389.68	\$1,363.57	\$1,279.07	\$1,210.90	\$1,224.52	\$1,118.66	\$955.90	\$1,333.35	\$1,491.06	\$1,223.92	\$1,298.92	\$1,087.84	\$1,026.46	\$3,864.27	\$1,445.71	\$1,339.27	\$1,316.12	\$1,242.90		
55 to 59	\$2,807.30	\$2,545.86	\$2,195.46	\$1,968.95	\$1,906.48	\$1,770.77	\$1,690.27	\$1,718.19	\$1,592.83	\$1,713.06	\$1,723.36	\$1,690.98	\$1,586.20	\$1,501.66	\$1,518.55	\$1,387.27	\$1,185.43	\$1,653.51	\$1,849.09	\$1,517.80	\$1,610.82	\$1,349.05	\$1,272.93	\$4,792.15	\$1,792.84	\$1,660.85	\$1,632.15	\$1,541.34		
60 to 64	\$3,500.21	\$3,174.25	\$2,737.35	\$2,454.93	\$2,377.04	\$2,207.85	\$2,107.47	\$2,142.28	\$1,985.99	\$2,135.88	\$2,148.73	\$2,108.36	\$1,977.71	\$1,872.30	\$1,893.37	\$1,729.68	\$1,478.02	\$2,061.64	\$2,305.50	\$1,892.44	\$2,008.41	\$1,682.03	\$1,587.13	\$5,974.97	\$2,235.37	\$2,070.79	\$2,034.99	\$1,921.78		
65 plus	\$4,803.97	\$4,356.58	\$3,756.95	\$3,369.33	\$3,262.44	\$3,030.21	\$2,892.46	\$2,940.24	\$2,725.72	\$2,931.45	\$2,949.09	\$2,893.68	\$2,714.37	\$2,569.69	\$2,598.61	\$2,373.95	\$2,028.55	\$2,829.55	\$3,164.25	\$2,597.32	\$2,756.50	\$2,308.54	\$2,178.29	\$8,200.52	\$3,067.98	\$2,842.12	\$2,792.99	\$2,637.60		
0 to 29	\$1,077.71	\$977.35	\$842.83	\$755.87	\$731.89	\$679.79	\$648.89	\$659.61	\$611.48	\$657.64	\$661.60	\$649.16	\$608.94	\$576.48	\$582.97	\$532.57	\$455.08	\$634.77	\$709.86	\$582.68	\$618.39	\$517.90	\$488.67	\$1,839.69	\$688.27	\$637.60	\$626.57	\$591.72		
30 to 39	\$1,181.32	\$1,071.30	\$923.85	\$828.53	\$802.24	\$745.14	\$711.27	\$723.01	\$670.27	\$720.86	\$725.20	\$711.57	\$667.48	\$631.90	\$639.01	\$583.77	\$498.83	\$695.80	\$778.10	\$638.70	\$677.83	\$567.68	\$535.65	\$2,016.53	\$754.43	\$698.89	\$686.81	\$648.60		
40 to 49	\$1,215.63	\$1,102.41	\$950.68	\$852.60	\$825.55	\$766.78	\$731.92	\$744.01	\$689.73	\$741.79	\$746.25	\$732.23	\$686.86	\$650.25	\$657.56	\$600.72	\$513.31	\$716.00	\$800.70	\$657.24	\$697.52	\$584.16	\$551.21	\$2,075.10	\$776.35	\$719.19	\$706.76	\$667.44		
50 to 54	\$1,471.26	\$1,334.24	\$1,150.61	\$1,031.89	\$999.15	\$928.04	\$885.84	\$900.47	\$834.78	\$897.79	\$903.19	\$886.22	\$831.30	\$787.00	\$795.85	\$727.04	\$621.27	\$866.58	\$969.08	\$795.46	\$844.20	\$707.01	\$667.13	\$2,511.49	\$939.60	\$870.42	\$855.38	\$807.79		
55 to 59	\$1,739.68	\$1,577.67	\$1,360.52	\$1,220.16	\$1,181.44	\$1,097.34	\$1,047.46	\$1,064.76	\$987.07	\$1,061.58	\$1,067.96	\$1,047.90	\$982.96	\$930.57	\$941.04	\$859.69	\$734.61	\$1,024.68	\$1,145.88	\$940.58	\$998.22	\$836.01	\$788.83	\$2,969.69	\$1,111.02	\$1,029.23	\$1,011.44	\$955.16		
60 to 64	\$2,172.24	\$1,969.95	\$1,698.81	\$1,523.54	\$1,475.20	\$1,370.20	\$1,307.91	\$1,329.51	\$1,232.51	\$1,325.54	\$1,333.51	\$1,308.46	\$1,227.38	\$1,161.96	\$1,175.03	\$1,073.45	\$917.27	\$1,279.46	\$1,430.80	\$1,174.46	\$1,246.42	\$1,043.87	\$984.98	\$3,708.09	\$1,387.28	\$1,285.14	\$1,262.92	\$1,192.67		
65 plus	\$2,456.14	\$2,227.40	\$1,920.83	\$1,722.65	\$1,667.99	\$1,549.26	\$1,478.84	\$1,503.27	\$1,393.59	\$1,498.77	\$1,507.79	\$1,479.46	\$1,387.78	\$1,313.82	\$1,328.60	\$1,213.74	\$1,037.14	\$1,446.67	\$1,617.80	\$1,327.94	\$1,409.32	\$1,180.29	\$1,113.70	\$4,192.70	\$1,568.57	\$1,453.10	\$1,427.98	\$1,348.53		
0 to 29	\$1,699.99	\$1,541.67	\$1,329.49	\$1,192.31	\$1,154.49	\$1,072.30	\$1,023.57	\$1,040.47	\$964.55	\$1,037.36	\$1,043.61	\$1,023.99	\$960.54	\$909.34	\$919.58	\$840.08	\$717.85	\$1,001.30	\$1,119.74	\$919.12	\$975.45	\$816.93	\$770.83	\$2,901.93	\$1,085.67	\$1,005.75	\$988.36	\$933.38		
30 to 39	\$1,931.45	\$1,751.57	\$1,510.49	\$1,354.65	\$1,311.66	\$1,218.30	\$1,162.92	\$1,182.12	\$1,095.88	\$1,178.60	\$1,185.70	\$1,163.41	\$1,091.32	\$1,033.16	\$1,044.77	\$954.46	\$815.58	\$1,137.63	\$1,272.19	\$1,044.27	\$1,082.25	\$928.16	\$875.79	\$3,297.03	\$1,233.50	\$1,142.68	\$1,122.93	\$1,060.45		
40 to 49	\$1,958.14	\$1,775.77	\$1,531.36	\$1,373.37	\$1,329.80	\$1,235.14	\$1,178.98	\$1,198.46	\$1,111.02	\$1,194.88	\$1,202.06	\$1,179.48	\$1,106.39	\$1,047.42	\$1,059.21	\$967.64	\$826.84	\$1,153.34	\$1,289.77	\$1,058.68	\$1,123.57	\$940.98	\$887.89	\$3,342.59	\$1,250.54	\$1,158.47	\$1,138.45	\$1,075.11		
50 to 54	\$2,477.18	\$2,246.49	\$1,937.29	\$1,737.41	\$1,682.29	\$1,562.55	\$1,491.51	\$1,516.14	\$1,405.53	\$1,511.62	\$1,520.72	\$1,492.14	\$1,399.67	\$1,325.08	\$1,339.98	\$1,224.14	\$1,046.03	\$1,459.07	\$1,631.65	\$1,339.32	\$1,421.40	\$1,190.41	\$1,123.25	\$4,228.64	\$1,582.02	\$1,465.55	\$1,440.22	\$1,360.09		
55 to 59	\$3,025.71	\$2,743.94	\$2,366.27	\$2,122.14	\$2,054.81	\$1,908.54	\$1,821.78	\$1,851.87	\$1,716.75	\$1,846.34	\$1,857.44	\$1,822.54	\$1,709.61	\$1,618.49	\$1,636.70	\$1,495.20	\$1,277.66	\$1,782.16	\$1,992.95	\$1,635.89	\$1,736.15	\$1,454.01	\$1,371.96	\$5,164.99	\$1,932.33	\$1,790.07	\$1,759.13	\$1,661.26		
60 to 64	\$3,729.70	\$3,382.37	\$2,916.82	\$2,615.88	\$2,532.89	\$2,352.61	\$2,245.65	\$2,282.74	\$2,116.20	\$2,275.92	\$2,289.61	\$2,246.59	\$2,107.38	\$1,995.05	\$2,017.50	\$1,843.09	\$1,574.93	\$2,196.81	\$2,456.66	\$2,016.52	\$2,140.09	\$1,792.31	\$1,691.19	\$6,366.71	\$2,381.93	\$2,206.56	\$2,168.41	\$2,047.78		
65 plus	\$5,016.28	\$4,549.11	\$3,922.98	\$3,518.23	\$3,406.62	\$3,164.12	\$3,020.29	\$3,070.18	\$2,846.18	\$3,061.00	\$3,079.42	\$3,021.56	\$2,834.33	\$2,683.26	\$2,713.45	\$2,478.87	\$2,118.20	\$2,954.60	\$3,304.06	\$2,712.11	\$2,878.32	\$2,410.56	\$2,274.55	\$8,562.93	\$3,203.56	\$2,967.72	\$2,916.42	\$2,754.16		

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 2 ORANGE COUNTY  
RAF STANDARD

	Age Category	Choice Plus											Choice Plus Value						Definity HSA						Non-Differential PPO	Definity HRA			
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L	J3-M		J3-X	J3-V	J3-Y	J3-W
		20/250/90%	30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/80%	3000/100%	3000/80%	4000/80%		1500/80%	2000/70%	2500/80%	3000/70%
		%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%		%	%	%	%
EMPLOYEE ONLY	0 to 29	\$450.95	\$408.96	\$352.67	\$316.29	\$306.25	\$284.45	\$271.52	\$276.01	\$255.86	\$275.18	\$276.83	\$271.64	\$254.80	\$241.22	\$243.94	\$222.85	\$190.42	\$265.61	\$297.03	\$243.82	\$258.76	\$216.71	\$204.48	\$811.90	\$288.00	\$266.79	\$262.18	\$247.60
	30 to 39	\$558.11	\$506.14	\$436.48	\$391.45	\$379.02	\$352.05	\$336.04	\$341.59	\$316.66	\$340.57	\$342.62	\$336.18	\$315.35	\$298.54	\$301.90	\$275.80	\$235.67	\$328.73	\$367.61	\$301.75	\$320.25	\$268.21	\$253.07	\$1,004.82	\$356.43	\$330.19	\$324.49	\$306.43
	40 to 49	\$749.46	\$679.67	\$586.13	\$525.66	\$508.97	\$472.75	\$451.25	\$458.71	\$425.23	\$457.33	\$460.08	\$451.45	\$423.47	\$400.90	\$405.41	\$370.36	\$316.47	\$441.44	\$493.65	\$405.21	\$430.05	\$360.16	\$339.83	\$1,349.33	\$478.64	\$443.40	\$435.74	\$411.50
	50 to 54	\$1,038.40	\$941.70	\$812.10	\$728.32	\$705.20	\$655.01	\$625.22	\$635.55	\$589.17	\$633.65	\$637.46	\$625.49	\$586.73	\$555.46	\$561.71	\$513.15	\$438.49	\$611.62	\$683.97	\$561.43	\$595.85	\$499.01	\$470.85	\$1,869.55	\$663.17	\$614.34	\$603.73	\$570.14
	55 to 59	\$1,284.61	\$1,164.98	\$1,004.64	\$901.00	\$872.40	\$810.31	\$773.46	\$786.25	\$728.87	\$783.89	\$788.60	\$773.80	\$725.85	\$687.16	\$694.89	\$634.81	\$542.45	\$756.64	\$846.14	\$694.55	\$737.12	\$617.33	\$582.49	\$2,312.82	\$820.40	\$760.00	\$746.87	\$705.32
EMPLOYEE & SPOUSE	0 to 29	\$1,676.24	\$1,520.14	\$1,310.93	\$1,175.69	\$1,138.37	\$1,057.35	\$1,009.26	\$1,025.94	\$951.07	\$1,022.87	\$1,029.02	\$1,009.70	\$947.13	\$896.65	\$906.74	\$828.35	\$707.83	\$987.31	\$1,104.10	\$906.29	\$961.85	\$805.53	\$760.07	\$3,017.92	\$1,070.52	\$991.70	\$974.57	\$920.35
	30 to 39	\$1,974.11	\$1,790.27	\$1,543.88	\$1,384.61	\$1,340.66	\$1,245.24	\$1,188.60	\$1,208.26	\$1,120.08	\$1,204.64	\$1,211.88	\$1,189.13	\$1,115.44	\$1,055.98	\$1,067.87	\$975.54	\$833.61	\$1,162.76	\$1,300.30	\$1,067.34	\$1,132.77	\$948.68	\$895.14	\$3,554.21	\$1,260.75	\$1,167.93	\$1,147.75	\$1,083.90
	40 to 49	\$1,287.80	\$1,167.87	\$1,007.13	\$903.24	\$874.57	\$812.32	\$775.38	\$788.20	\$730.67	\$785.84	\$790.56	\$775.72	\$727.64	\$688.86	\$696.62	\$636.39	\$543.79	\$758.52	\$848.24	\$696.28	\$738.95	\$618.86	\$583.94	\$2,318.56	\$822.44	\$761.89	\$748.72	\$707.08
	50 to 54	\$1,512.32	\$1,371.49	\$1,182.73	\$1,060.72	\$1,027.04	\$953.95	\$910.56	\$925.61	\$858.06	\$922.84	\$928.39	\$910.96	\$854.51	\$808.96	\$818.06	\$747.34	\$638.60	\$890.76	\$996.12	\$817.66	\$867.79	\$726.76	\$685.74	\$2,722.78	\$965.83	\$894.72	\$879.27	\$830.34
	55 to 59	\$1,627.77	\$1,476.18	\$1,273.02	\$1,141.69	\$1,105.45	\$1,026.77	\$980.07	\$996.28	\$923.57	\$993.29	\$999.26	\$980.51	\$919.74	\$870.72	\$880.52	\$804.39	\$687.35	\$958.77	\$1,072.17	\$880.08	\$934.03	\$782.24	\$738.09	\$2,930.64	\$1,039.56	\$963.02	\$946.39	\$893.74
EMPLOYEE & CHILDREN	0 to 29	\$2,146.33	\$1,946.45	\$1,678.57	\$1,505.40	\$1,457.62	\$1,353.87	\$1,292.30	\$1,313.66	\$1,217.79	\$1,309.73	\$1,317.60	\$1,292.86	\$1,212.74	\$1,148.11	\$1,161.03	\$1,060.65	\$906.33	\$1,264.19	\$1,413.74	\$1,160.45	\$1,231.59	\$1,031.44	\$973.23	\$3,864.27	\$1,370.74	\$1,269.81	\$1,247.88	\$1,178.45
	30 to 39	\$2,661.71	\$2,413.83	\$2,081.61	\$1,866.87	\$1,807.61	\$1,678.96	\$1,602.60	\$1,629.10	\$1,510.21	\$1,624.22	\$1,633.98	\$1,603.31	\$1,503.95	\$1,423.79	\$1,439.81	\$1,315.33	\$1,123.96	\$1,567.75	\$1,753.20	\$1,439.10	\$1,527.31	\$1,279.11	\$1,206.92	\$4,792.15	\$1,699.87	\$1,574.72	\$1,547.51	\$1,461.42
	40 to 49	\$3,318.68	\$3,009.62	\$2,595.42	\$2,327.67	\$2,253.78	\$2,093.38	\$1,998.16	\$2,031.19	\$1,882.96	\$2,025.11	\$2,037.29	\$1,999.04	\$1,875.16	\$1,775.21	\$1,795.19	\$1,639.99	\$1,401.38	\$1,954.71	\$2,185.93	\$1,794.30	\$1,904.30	\$1,594.82	\$1,504.81	\$5,974.97	\$2,119.45	\$1,963.40	\$1,929.48	\$1,822.14
	50 to 54	\$4,554.81	\$4,130.64	\$3,562.15	\$3,194.67	\$3,093.27	\$2,873.11	\$2,742.43	\$2,787.78	\$2,584.33	\$2,779.42	\$2,796.13	\$2,743.64	\$2,573.62	\$2,436.43	\$2,463.86	\$2,250.84	\$1,923.36	\$2,682.80	\$3,000.15	\$2,462.64	\$2,613.61	\$2,188.86	\$2,065.32	\$8,200.52	\$2,908.89	\$2,694.73	\$2,648.17	\$2,500.85
	55 to 59	\$1,021.82	\$926.66	\$799.12	\$716.69	\$693.94	\$644.54	\$615.24	\$625.41	\$579.76	\$623.53	\$627.28	\$615.51	\$577.36	\$546.59	\$552.74	\$504.95	\$431.48	\$601.85	\$673.05	\$552.47	\$586.33	\$491.05	\$463.33	\$1,839.69	\$652.58	\$604.53	\$594.08	\$561.04
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$1,120.05	\$1,015.75	\$875.95	\$785.58	\$760.64	\$706.51	\$674.38	\$685.52	\$635.49	\$683.47	\$687.58	\$674.67	\$632.86	\$599.13	\$605.87	\$553.49	\$472.96	\$659.71	\$737.74	\$605.57	\$642.70	\$538.25	\$507.87	\$2,016.53	\$715.31	\$662.64	\$651.20	\$614.97
	30 to 39	\$1,152.57	\$1,045.24	\$901.39	\$808.40	\$782.73	\$727.03	\$693.96	\$705.44	\$653.95	\$703.32	\$707.55	\$694.27	\$651.24	\$616.53	\$623.47	\$569.57	\$486.69	\$678.88	\$759.17	\$623.16	\$661.36	\$553.88	\$522.62	\$2,075.10	\$736.09	\$681.89	\$670.11	\$632.83
	40 to 49	\$1,394.95	\$1,265.05	\$1,090.95	\$978.40	\$947.34	\$879.92	\$839.90	\$853.78	\$791.47	\$851.22	\$856.34	\$840.26	\$788.19	\$746.19	\$754.58	\$689.35	\$589.05	\$821.63	\$918.82	\$754.21	\$800.44	\$670.35	\$632.52	\$2,511.49	\$890.88	\$825.28	\$811.03	\$765.91
	50 to 54	\$1,649.45	\$1,495.85	\$1,289.97	\$1,156.90	\$1,120.17	\$1,040.45	\$993.13	\$1,009.55	\$935.88	\$1,006.52	\$1,012.57	\$993.57	\$932.00	\$882.32	\$892.25	\$815.10	\$696.51	\$971.53	\$1,086.45	\$891.81	\$946.47	\$792.66	\$747.92	\$2,969.69	\$1,053.40	\$975.85	\$958.99	\$905.64
	55 to 59	\$2,059.58	\$1,867.78	\$1,610.73	\$1,444.56	\$1,398.71	\$1,299.16	\$1,240.07	\$1,260.56	\$1,168.57	\$1,256.79	\$1,264.35	\$1,240.61	\$1,163.73	\$1,101.71	\$1,114.10	\$1,017.79	\$869.70	\$1,213.10	\$1,356.60	\$1,113.55	\$1,181.82	\$989.75	\$933.89	\$3,708.09	\$1,315.34	\$1,218.49	\$1,197.44	\$1,130.83
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$2,328.75	\$2,111.88	\$1,821.23	\$1,633.35	\$1,581.50	\$1,468.94	\$1,402.13	\$1,425.32	\$1,321.30	\$1,421.05	\$1,429.59	\$1,402.75	\$1,315.82	\$1,245.68	\$1,259.71	\$1,150.79	\$983.36	\$1,371.64	\$1,533.89	\$1,259.08	\$1,336.27	\$1,119.11	\$1,055.95	\$4,192.70	\$1,487.24	\$1,377.74	\$1,353.94	\$1,278.62
	30 to 39	\$1,611.83	\$1,461.72	\$1,260.54	\$1,130.51	\$1,094.62	\$1,016.71	\$970.48	\$986.52	\$914.52	\$983.56	\$989.48	\$970.90	\$910.73	\$862.19	\$871.89	\$796.51	\$680.62	\$949.37	\$1,061.67	\$871.47	\$924.88	\$774.58	\$730.86	\$2,901.93	\$1,029.38	\$953.59	\$937.11	\$884.99
	40 to 49	\$1,831.28	\$1,660.74	\$1,432.17	\$1,284.43	\$1,243.65	\$1,155.14	\$1,102.60	\$1,120.82	\$1,039.03	\$1,117.47	\$1,124.19	\$1,118.33	\$1,049.02	\$993.11	\$1,004.29	\$917.46	\$783.97	\$1,093.54	\$1,222.88	\$1,003.79	\$1,065.32	\$892.20	\$841.84	\$3,342.59	\$1,185.69	\$1,098.39	\$1,079.42	\$1,019.37
	50 to 54	\$2,348.71	\$2,129.98	\$1,836.85	\$1,647.35	\$1,595.06	\$1,481.53	\$1,414.15	\$1,437.53	\$1,332.62	\$1,433.22	\$1,441.84	\$1,414.76	\$1,327.09	\$1,256.37	\$1,270.50	\$1,160.66	\$991.79	\$1,383.39	\$1,547.04	\$1,269.87	\$1,347.72	\$1,128.69	\$1,064.99	\$4,228.64	\$1,499.99	\$1,389.54	\$1,365.54	\$1,289.57
	55 to 59	\$2,868.79	\$2,601.63	\$2,243.56	\$2,012.12	\$1,948.24	\$1,809.59	\$1,727.28	\$1,755.85	\$1,627.71	\$1,750.58	\$1,761.11	\$1,728.05	\$1,620.96	\$1,534.56	\$1,551.83	\$1,417.66	\$1,211.40	\$1,689.72	\$1,889.60	\$1,551.06	\$1,646.14	\$1,378.63	\$1,300.82	\$5,164.99	\$1,832.12	\$1,697.24	\$1,667.91	\$1,575.12
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$3,536.26	\$3,206.94	\$2,765.59	\$2,480.28	\$2,401.55	\$2,230.63	\$2,129.17	\$2,164.36	\$2,006.41	\$2,157.88	\$2,170.86	\$2,130.10	\$1,998.10	\$1,891.60	\$1,912.89	\$1,747.52	\$1,493.26	\$2,082.87	\$2,329.25	\$1,911.94	\$2,029.15	\$1,699.38	\$1,603.47	\$6,366.71	\$2,258.41	\$2,092.13	\$2,055.98	\$1,941.61
	60 to 64	\$4,756.10	\$4,313.19	\$3,719.57	\$3,335.85	\$3,229.97	\$3,000.08	\$2,863.63	\$2,910.98	\$2,698.54	\$2,902.25	\$2,919.70	\$2,864.89	\$2,687.36	\$2,544.10	\$2,572.75	\$2,350.31	\$2,008.36	\$2,801.36	\$3,132.74	\$2,571.47	\$2,729.12	\$2,285.60	\$2,156.60	\$8,562.93	\$3,037.45	\$2,813.82	\$2,765.20	\$2,611.37

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 3 IMPERIAL, SAN DIEGO COUNTY 1 ZIP CODES, SANTA BARBARA, SANTA CLARA, AND VENTURA COUNTIES  
RAF STANDARD

		Choice Plus												Choice Plus Value						Definity HSA						Non-Differential PPO	Definity HRA			
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L	J3-M	6H-H		J3-X	J3-V	J3-Y	J3-W
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/80%	3000/100%	3000/80%	4000/80%	2000/80%	1500/80%		2000/70%	2500/80%	3000/70%	
Age Category		20/250/90%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%		%	%	%	%
EMPLOYEE ONLY	0 to 29	\$433.96	\$393.54	\$339.38	\$304.36	\$294.71	\$273.73	\$261.29	\$265.61	\$246.22	\$264.81	\$266.40	\$261.40	\$245.20	\$232.13	\$234.74	\$214.45	\$183.25	\$255.60	\$285.84	\$234.63	\$249.01	\$208.54	\$196.77	\$811.90	\$277.14	\$256.74	\$252.30	\$238.27	
	30 to 39	\$537.08	\$487.06	\$420.03	\$376.69	\$364.74	\$338.77	\$323.37	\$328.72	\$304.73	\$327.73	\$329.70	\$323.51	\$303.47	\$287.29	\$290.52	\$265.41	\$226.79	\$316.34	\$353.76	\$290.38	\$308.18	\$258.09	\$243.53	\$1,004.82	\$343.00	\$317.75	\$312.25	\$294.88	
	40 to 49	\$721.22	\$654.05	\$564.04	\$505.84	\$489.79	\$454.92	\$434.24	\$441.42	\$409.21	\$440.10	\$442.74	\$434.43	\$407.51	\$385.79	\$390.12	\$356.40	\$304.55	\$424.80	\$475.05	\$389.94	\$413.84	\$346.58	\$327.03	\$1,349.33	\$460.60	\$426.69	\$419.31	\$395.99	
	50 to 54	\$999.27	\$906.21	\$781.49	\$700.85	\$678.62	\$630.31	\$601.66	\$611.61	\$566.97	\$609.77	\$613.43	\$601.92	\$564.62	\$534.52	\$540.53	\$493.80	\$421.96	\$588.57	\$658.20	\$540.27	\$573.38	\$480.19	\$453.10	\$1,869.55	\$638.18	\$591.19	\$580.97	\$548.65	
	55 to 59	\$1,236.19	\$1,121.07	\$966.78	\$867.03	\$839.52	\$779.76	\$744.31	\$756.62	\$701.40	\$754.34	\$758.88	\$744.64	\$698.50	\$661.26	\$668.69	\$610.89	\$522.01	\$728.12	\$814.26	\$668.37	\$709.33	\$594.05	\$560.54	\$2,312.82	\$789.49	\$731.36	\$718.72	\$687.74	
EMPLOYEE & SPOUSE	0 to 29	\$1,613.07	\$1,462.85	\$1,261.52	\$1,131.35	\$1,095.46	\$1,017.48	\$971.23	\$987.29	\$915.23	\$984.32	\$990.23	\$971.65	\$911.44	\$862.85	\$872.55	\$797.12	\$681.15	\$950.10	\$1,062.50	\$872.13	\$925.58	\$775.15	\$731.42	\$3,017.92	\$1,030.18	\$954.33	\$937.83	\$885.66	
	30 to 39	\$1,899.71	\$1,722.80	\$1,485.69	\$1,332.40	\$1,290.12	\$1,198.29	\$1,143.82	\$1,162.73	\$1,077.86	\$1,159.23	\$1,166.20	\$1,144.31	\$1,073.41	\$1,016.18	\$1,027.60	\$938.78	\$802.19	\$1,118.94	\$1,251.31	\$1,027.11	\$1,090.06	\$912.90	\$861.40	\$3,554.21	\$1,213.24	\$1,123.92	\$1,104.48	\$1,043.05	
	40 to 49	\$1,239.27	\$1,123.85	\$969.18	\$869.18	\$841.60	\$781.70	\$746.17	\$758.50	\$703.14	\$756.22	\$760.76	\$746.49	\$700.23	\$662.90	\$670.35	\$612.41	\$523.31	\$729.93	\$816.28	\$670.03	\$711.10	\$595.53	\$561.93	\$2,318.56	\$791.44	\$733.18	\$720.50	\$680.43	
	50 to 54	\$1,455.32	\$1,319.79	\$1,138.15	\$1,020.72	\$988.33	\$917.98	\$876.25	\$890.74	\$825.73	\$888.06	\$893.39	\$876.63	\$822.31	\$778.47	\$787.22	\$719.18	\$614.54	\$857.19	\$958.59	\$786.84	\$835.07	\$699.35	\$659.90	\$2,722.78	\$929.43	\$861.01	\$846.11	\$799.05	
	55 to 59	\$1,566.42	\$1,420.54	\$1,225.04	\$1,098.64	\$1,063.78	\$988.05	\$943.14	\$958.73	\$888.76	\$955.86	\$961.59	\$943.55	\$885.08	\$837.90	\$847.31	\$774.07	\$661.45	\$922.63	\$1,031.77	\$846.91	\$898.82	\$752.74	\$710.28	\$2,930.64	\$1,000.38	\$926.73	\$910.71	\$860.05	
EMPLOYEE & CHILDREN	0 to 29	\$2,065.44	\$1,873.09	\$1,615.30	\$1,448.63	\$1,402.67	\$1,302.82	\$1,243.60	\$1,264.17	\$1,171.90	\$1,260.36	\$1,267.93	\$1,244.14	\$1,167.05	\$1,104.83	\$1,117.25	\$1,020.67	\$872.17	\$1,216.55	\$1,360.47	\$1,116.71	\$1,185.15	\$992.54	\$936.54	\$3,864.27	\$1,319.08	\$1,221.96	\$1,200.84	\$1,134.04	
	30 to 39	\$2,561.38	\$2,322.86	\$2,003.16	\$1,796.48	\$1,739.48	\$1,615.66	\$1,542.21	\$1,567.71	\$1,453.29	\$1,562.99	\$1,572.39	\$1,542.89	\$1,447.28	\$1,370.12	\$1,385.52	\$1,265.76	\$1,081.60	\$1,508.66	\$1,687.14	\$1,384.86	\$1,469.73	\$1,230.87	\$1,161.43	\$4,792.15	\$1,635.82	\$1,515.38	\$1,489.18	\$1,406.34	
	40 to 49	\$3,193.61	\$2,896.20	\$2,497.60	\$2,239.89	\$2,168.82	\$2,014.44	\$1,922.87	\$1,954.67	\$1,812.00	\$1,948.79	\$1,960.49	\$1,923.70	\$1,804.50	\$1,708.30	\$1,727.50	\$1,578.17	\$1,348.56	\$1,881.04	\$2,103.57	\$1,726.67	\$1,832.50	\$1,534.67	\$1,448.09	\$5,974.97	\$2,039.58	\$1,889.42	\$1,856.74	\$1,753.46	
	50 to 54	\$4,383.14	\$3,974.97	\$3,427.89	\$3,074.20	\$2,976.65	\$2,764.78	\$2,639.10	\$2,682.73	\$2,486.92	\$2,674.66	\$2,690.73	\$2,640.24	\$2,476.64	\$2,344.60	\$2,370.95	\$2,166.01	\$1,850.87	\$2,581.69	\$2,887.11	\$2,369.82	\$2,515.06	\$2,106.31	\$1,987.48	\$8,200.52	\$2,799.27	\$2,593.18	\$2,548.34	\$2,406.59	
	55 to 59	\$983.31	\$891.73	\$769.01	\$689.66	\$667.78	\$620.25	\$592.06	\$601.84	\$557.91	\$600.03	\$603.64	\$592.31	\$555.60	\$525.99	\$531.90	\$485.92	\$415.23	\$579.17	\$647.69	\$531.64	\$564.23	\$472.53	\$445.87	\$1,839.69	\$627.98	\$581.75	\$571.69	\$539.89	
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$1,077.84	\$977.46	\$842.94	\$755.96	\$731.98	\$679.87	\$648.96	\$659.69	\$611.55	\$657.71	\$661.66	\$649.24	\$609.02	\$576.55	\$583.03	\$532.63	\$455.14	\$634.85	\$709.95	\$582.75	\$618.47	\$517.95	\$488.73	\$2,016.53	\$688.35	\$637.68	\$626.64	\$591.79	
	30 to 39	\$1,109.14	\$1,005.85	\$867.42	\$777.92	\$753.23	\$699.61	\$667.81	\$678.85	\$629.31	\$676.82	\$680.88	\$668.10	\$626.70	\$593.29	\$599.96	\$548.10	\$468.36	\$653.29	\$730.57	\$599.68	\$636.43	\$532.99	\$502.93	\$2,075.10	\$708.34	\$656.19	\$644.85	\$608.98	
	40 to 49	\$1,342.38	\$1,217.37	\$1,049.83	\$941.50	\$911.63	\$846.74	\$808.25	\$821.62	\$761.65	\$819.14	\$824.06	\$808.60	\$758.49	\$718.06	\$726.13	\$663.36	\$566.85	\$790.67	\$884.20	\$725.78	\$770.26	\$645.07	\$608.68	\$2,511.49	\$857.31	\$794.19	\$780.45	\$737.04	
	50 to 54	\$1,587.28	\$1,439.47	\$1,241.36	\$1,113.28	\$1,077.95	\$1,001.22	\$955.70	\$971.51	\$900.60	\$968.58	\$974.41	\$956.13	\$896.88	\$849.06	\$858.61	\$784.39	\$670.27	\$934.92	\$1,045.52	\$858.19	\$910.79	\$762.77	\$719.74	\$2,969.69	\$1,013.71	\$939.08	\$922.84	\$871.51	
	55 to 59	\$1,981.96	\$1,797.39	\$1,550.02	\$1,390.08	\$1,345.98	\$1,250.17	\$1,193.34	\$1,213.07	\$1,124.53	\$1,209.42	\$1,216.69	\$1,193.86	\$1,119.88	\$1,060.18	\$1,072.09	\$979.42	\$836.92	\$1,167.38	\$1,305.48	\$1,071.58	\$1,137.25	\$952.42	\$898.69	\$3,708.09	\$1,265.77	\$1,172.58	\$1,152.30	\$1,088.20	
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$2,240.98	\$2,032.29	\$1,752.59	\$1,571.76	\$1,521.88	\$1,413.56	\$1,349.30	\$1,371.61	\$1,271.49	\$1,367.48	\$1,375.70	\$1,349.88	\$1,266.24	\$1,198.73	\$1,212.20	\$1,107.43	\$946.30	\$1,319.95	\$1,476.10	\$1,211.62	\$1,285.88	\$1,076.90	\$1,016.15	\$4,192.70	\$1,431.19	\$1,325.83	\$1,302.89	\$1,230.43	
	30 to 39	\$1,551.08	\$1,406.62	\$1,213.04	\$1,087.88	\$1,053.35	\$978.38	\$933.92	\$949.34	\$880.06	\$946.49	\$952.18	\$934.31	\$876.41	\$829.69	\$839.02	\$766.50	\$654.98	\$913.59	\$1,021.67	\$838.61	\$890.02	\$745.37	\$703.32	\$2,901.93	\$990.58	\$917.66	\$901.79	\$851.63	
	40 to 49	\$1,762.26	\$1,598.14	\$1,378.19	\$1,235.99	\$1,196.78	\$1,111.59	\$1,061.05	\$1,078.60	\$999.88	\$1,075.36	\$1,081.81	\$1,061.51	\$995.74	\$942.65	\$953.25	\$870.85	\$744.15	\$1,037.98	\$1,160.76	\$952.79	\$1,011.19	\$846.85	\$799.08	\$3,297.03	\$1,125.45	\$1,042.60	\$1,024.56	\$967.58	
	50 to 54	\$1,786.60	\$1,620.22	\$1,397.24	\$1,253.07	\$1,213.31	\$1,126.94	\$1,075.71	\$1,093.50	\$1,013.69	\$1,090.22	\$1,096.76	\$1,076.18	\$1,009.49	\$955.68	\$966.42	\$882.88	\$754.43	\$1,052.32	\$1,176.80	\$965.96	\$1,025.16	\$858.55	\$810.12	\$3,342.59	\$1,141.00	\$1,056.99	\$1,038.73	\$980.94	
	55 to 59	\$2,260.19	\$2,049.70	\$1,767.61	\$1,585.22	\$1,534.93	\$1,425.67	\$1,360.86	\$1,383.37	\$1,282.40	\$1,379.20	\$1,387.48	\$1,361.45	\$1,277.09	\$1,209.01	\$1,222.60	\$1,116.91	\$954.41	\$1,331.26	\$1,488.75	\$1,222.01	\$1,296.90	\$1,086.13	\$1,024.85	\$4,228.64	\$1,443.46	\$1,337.18	\$1,314.06	\$1,240.97	
FAMILY (EMPL/SP/CH/CS)	60 to 64	\$2,760.66	\$2,503.58	\$2,159.01	\$1,936.25	\$1,874.81	\$1,741.36	\$1,662.19	\$1,689.68	\$1,566.36	\$1,684.59	\$1,694.72	\$1,662.93	\$1,559.88	\$1,476.72	\$1,493.32	\$1,364.24	\$1,165.75	\$1,626.04	\$1,818.40	\$1,492.60	\$1,584.08	\$1,326.64	\$1,251.79	\$5,164.99	2000/80%	\$1,763.09	\$1,633.28	\$1,605.04	\$1,515.76
	65 plus	\$3,402.99	\$3,086.08	\$2,661.35	\$2,386.75	\$2,311.02	\$2,146.51	\$2,048.94	\$2,082.82	\$1,930.80	\$2,076.56	\$2,089.03	\$2,049.83	\$1,922.81	\$1,820.30	\$1,840.76	\$1,681.64	\$1,436.98	\$2,004.37	\$2,241.49	\$1,839.88	\$1,952.64	\$1,635.29	\$1,543.03	\$6,366.71		\$2,173.30	\$2,013.30	\$1,978.47	\$1,868.42
65 plus		\$4,576.84	\$4,150.64	\$3,579.38	\$3,210.06	\$3,108.20	\$2,886.97	\$2,755.73	\$2,801.29	\$2,596.82	\$2,792.86	\$2,809.64	\$2,756.92	\$2,586.09	\$2,448.22	\$2,475.73	\$2,261.74	\$1,932.67	\$2,695.78	\$3,014.70	\$2,474.55	\$2,626.21	\$2,199.40	\$2,075.32	\$8,562.93	\$2,922.98	\$2,707.78	\$2,660.96	\$2,512.95	

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 4 RIVERSIDE, SAN BERNARDINO, AND SAN LUIS OBISPO COUNTIES  
RAF STANDARD

		Choice Plus												Choice Plus Value						Definity HSA						Non-Differential PPO	Definity HRA			
EMPLOYEE ONLY	Age Category	J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L	J3-M	6H-H	J3-X	J3-V	J3-Y	J3-W	
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/80%	3000/100%	3000/80%	4000/80%	2000/80%	1500/80%	2000/70%	2500/80%	3000/70%		
		%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	
EMPLOYEE ONLY	0 to 29	\$442.46	\$401.26	\$346.03	\$310.33	\$300.48	\$279.10	\$266.40	\$270.81	\$251.05	\$270.00	\$271.62	\$266.52	\$250.00	\$236.68	\$239.34	\$218.65	\$186.83	\$260.61	\$291.44	\$239.22	\$253.88	\$212.62	\$200.63	\$811.90	\$282.57	\$261.77	\$257.25	\$242.93	
	30 to 39	\$547.60	\$496.61	\$428.25	\$384.07	\$371.88	\$345.42	\$329.71	\$335.16	\$310.70	\$334.15	\$336.16	\$329.85	\$309.41	\$292.92	\$296.21	\$270.61	\$231.23	\$322.53	\$360.69	\$296.07	\$314.21	\$263.15	\$248.30	\$1,004.82	\$349.72	\$323.97	\$318.38	\$300.66	
	40 to 49	\$735.35	\$666.87	\$575.08	\$515.75	\$499.38	\$463.84	\$442.75	\$450.07	\$417.23	\$448.72	\$451.41	\$442.94	\$415.49	\$393.34	\$397.77	\$363.39	\$310.51	\$433.12	\$484.36	\$397.57	\$421.94	\$353.37	\$333.43	\$1,349.33	\$469.62	\$435.04	\$427.54	\$403.74	
	50 to 54	\$1,018.85	\$923.97	\$796.79	\$714.59	\$691.90	\$642.67	\$613.45	\$623.59	\$578.09	\$621.72	\$625.45	\$613.71	\$575.68	\$544.99	\$551.13	\$503.49	\$430.22	\$600.10	\$671.09	\$550.85	\$584.61	\$489.60	\$461.98	\$1,869.55	\$650.68	\$602.77	\$592.36	\$559.40	
	55 to 59	\$1,260.42	\$1,143.05	\$985.71	\$884.03	\$855.95	\$795.05	\$758.90	\$771.44	\$715.15	\$769.13	\$773.74	\$759.22	\$712.17	\$674.21	\$681.80	\$622.87	\$532.22	\$742.38	\$830.21	\$681.46	\$723.23	\$605.69	\$571.51	\$2,312.82	\$804.96	\$745.68	\$732.81	\$692.03	
EMPLOYEE & SPOUSE	0 to 29	\$1,644.68	\$1,491.52	\$1,286.22	\$1,153.53	\$1,116.90	\$1,037.43	\$990.26	\$1,006.63	\$933.18	\$1,003.61	\$1,009.63	\$990.68	\$929.29	\$879.75	\$889.66	\$812.76	\$694.48	\$968.71	\$1,083.31	\$889.21	\$943.71	\$790.34	\$745.75	\$3,017.92	\$1,050.36	\$973.02	\$956.22	\$903.01	
	30 to 39	\$1,936.94	\$1,756.57	\$1,514.79	\$1,358.52	\$1,315.38	\$1,221.78	\$1,166.23	\$1,185.51	\$1,099.00	\$1,181.95	\$1,189.04	\$1,166.72	\$1,094.42	\$1,036.08	\$1,047.75	\$957.19	\$817.88	\$1,140.85	\$1,275.82	\$1,047.22	\$1,111.41	\$930.79	\$878.27	\$3,554.21	\$1,237.01	\$1,145.92	\$1,126.15	\$1,063.47	
	40 to 49	\$1,263.55	\$1,145.89	\$988.16	\$886.22	\$858.08	\$797.03	\$760.77	\$773.36	\$716.93	\$771.04	\$775.66	\$761.10	\$713.94	\$675.89	\$683.49	\$624.41	\$533.54	\$744.23	\$832.27	\$683.15	\$725.02	\$607.19	\$572.94	\$2,318.56	\$806.95	\$747.54	\$734.63	\$693.75	
	50 to 54	\$1,483.84	\$1,345.66	\$1,160.44	\$1,040.72	\$1,007.68	\$935.98	\$893.42	\$908.19	\$841.91	\$905.46	\$910.89	\$893.80	\$838.41	\$793.72	\$802.65	\$733.28	\$626.56	\$873.97	\$977.37	\$802.26	\$851.42	\$713.06	\$672.82	\$2,722.78	\$947.64	\$877.86	\$862.71	\$814.70	
	55 to 59	\$1,597.12	\$1,448.39	\$1,249.03	\$1,120.17	\$1,084.61	\$1,007.42	\$961.62	\$977.52	\$906.19	\$974.58	\$980.43	\$962.03	\$902.41	\$854.30	\$863.93	\$789.25	\$674.40	\$940.70	\$1,051.99	\$863.49	\$916.42	\$767.49	\$724.18	\$2,930.64	\$1,019.98	\$944.87	\$928.58	\$876.89	
EMPLOYEE & CHILDREN	0 to 29	\$2,105.92	\$1,909.80	\$1,646.93	\$1,477.03	\$1,430.13	\$1,328.37	\$1,267.97	\$1,288.93	\$1,194.88	\$1,285.06	\$1,292.77	\$1,268.51	\$1,189.90	\$1,126.47	\$1,139.16	\$1,040.69	\$889.24	\$1,240.38	\$1,387.12	\$1,138.58	\$1,208.37	\$1,011.99	\$954.89	\$3,864.27	\$1,344.92	\$1,245.89	\$1,224.38	\$1,156.25	
	30 to 39	\$2,611.59	\$2,368.39	\$2,042.39	\$1,831.70	\$1,773.53	\$1,647.34	\$1,572.43	\$1,598.42	\$1,481.79	\$1,593.63	\$1,603.18	\$1,573.10	\$1,475.61	\$1,396.96	\$1,412.69	\$1,290.58	\$1,102.76	\$1,538.21	\$1,720.19	\$1,411.98	\$1,498.53	\$1,254.99	\$1,184.17	\$4,792.15	\$1,667.87	\$1,545.05	\$1,518.38	\$1,433.88	
	40 to 49	\$3,256.19	\$2,952.96	\$2,546.50	\$2,283.80	\$2,211.28	\$2,053.94	\$1,960.55	\$1,992.96	\$1,847.54	\$1,986.98	\$1,998.89	\$1,961.38	\$1,839.84	\$1,741.76	\$1,761.37	\$1,609.13	\$1,374.95	\$1,917.88	\$2,144.78	\$1,760.49	\$1,868.39	\$1,564.75	\$1,476.46	\$5,974.97	\$2,079.54	\$1,926.41	\$1,893.16	\$1,787.81	
	50 to 54	\$4,469.05	\$4,052.88	\$3,495.02	\$3,134.47	\$3,034.93	\$2,818.98	\$2,690.80	\$2,735.29	\$2,535.69	\$2,727.08	\$2,743.43	\$2,691.94	\$2,525.13	\$2,390.52	\$2,417.44	\$2,208.50	\$1,887.08	\$2,632.25	\$2,943.66	\$2,416.22	\$2,564.33	\$2,147.58	\$2,026.40	\$8,200.52	\$2,854.12	\$2,643.95	\$2,598.33	\$2,453.72	
	55 to 59	\$1,002.58	\$909.22	\$784.07	\$703.18	\$680.86	\$632.41	\$603.64	\$613.63	\$568.86	\$611.79	\$615.46	\$603.91	\$566.48	\$536.29	\$542.32	\$495.45	\$423.34	\$590.52	\$660.38	\$542.05	\$575.27	\$481.78	\$454.60	\$1,839.69	\$640.28	\$593.14	\$582.90	\$550.46	
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$1,098.96	\$996.62	\$859.44	\$770.78	\$746.31	\$693.20	\$661.68	\$672.62	\$623.53	\$670.60	\$674.62	\$661.96	\$620.94	\$587.84	\$594.45	\$543.08	\$464.04	\$647.28	\$723.86	\$594.17	\$630.58	\$528.10	\$498.30	\$2,016.53	\$701.84	\$650.16	\$638.94	\$603.38	
	30 to 39	\$1,130.87	\$1,025.56	\$884.40	\$793.16	\$767.98	\$713.33	\$680.89	\$692.15	\$641.65	\$690.07	\$694.21	\$681.19	\$638.97	\$604.91	\$611.72	\$558.85	\$477.52	\$666.08	\$744.88	\$611.41	\$648.89	\$543.44	\$512.77	\$2,075.10	\$722.22	\$669.04	\$657.50	\$620.90	
	40 to 49	\$1,368.69	\$1,241.23	\$1,070.38	\$959.96	\$929.48	\$863.34	\$824.09	\$837.71	\$776.59	\$835.20	\$840.21	\$824.44	\$773.35	\$732.12	\$740.37	\$676.37	\$577.94	\$806.15	\$901.52	\$739.99	\$785.35	\$657.71	\$620.61	\$2,511.49	\$874.10	\$809.74	\$795.76	\$751.48	
	50 to 54	\$1,618.39	\$1,467.69	\$1,265.66	\$1,135.10	\$1,099.05	\$1,020.85	\$974.44	\$990.54	\$918.26	\$987.57	\$993.49	\$974.85	\$914.43	\$865.69	\$875.44	\$799.77	\$683.38	\$953.22	\$1,066.00	\$875.00	\$928.64	\$777.71	\$733.83	\$2,969.69	\$1,033.58	\$957.46	\$940.94	\$888.57	
	55 to 59	\$2,020.80	\$1,832.62	\$1,580.37	\$1,417.33	\$1,372.33	\$1,274.68	\$1,216.72	\$1,236.84	\$1,146.59	\$1,233.13	\$1,240.52	\$1,217.24	\$1,141.81	\$1,080.94	\$1,093.12	\$998.63	\$853.30	\$1,190.24	\$1,331.05	\$1,092.56	\$1,159.53	\$971.08	\$916.30	\$3,708.09	\$1,290.57	\$1,195.54	\$1,174.90	\$1,109.52	

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 5 FRESNO, KERN, KINGS, MADERA, AND TULARE COUNTIES  
RAF STANDARD

		Choice Plus												Choice Plus Value						Definity HSA						Non-Differential PPO	Definity HRA			
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L	J3-M	6H-H	J3-X	J3-V	J3-Y	J3-W	
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90		30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70		1500/80%	2000/100%	2000/80%	3000/100%	3000/80%	4000/80%	2000/80%	1500/80%	2000/70%	2500/80%	3000/70%
Age Category		20/250/90%			%	%	%	%	%	%	%		%	%	%	%	%	%												
EMPLOYEE ONLY	0 to 29	\$362.37	\$328.62	\$283.39	\$254.15	\$246.09	\$228.57	\$218.18	\$221.79	\$205.60	\$221.12	\$222.45	\$218.27	\$204.75	\$193.83	\$196.02	\$179.07	\$153.02	\$213.43	\$238.68	\$195.92	\$207.93	\$174.13	\$164.31	\$811.90	\$231.42	\$214.38	\$210.68	\$198.96	
	30 to 39	\$448.47	\$406.71	\$350.73	\$314.55	\$304.56	\$282.89	\$270.03	\$274.49	\$254.46	\$273.67	\$275.31	\$270.14	\$253.40	\$239.89	\$242.59	\$221.62	\$189.38	\$264.15	\$295.40	\$242.47	\$257.34	\$215.51	\$203.35	\$1,004.82	\$286.41	\$265.33	\$260.74	\$246.23	
	40 to 49	\$602.23	\$546.15	\$470.98	\$422.39	\$408.98	\$379.88	\$362.61	\$368.60	\$341.70	\$367.49	\$369.70	\$362.76	\$340.28	\$322.14	\$325.77	\$297.60	\$254.31	\$354.71	\$396.68	\$325.60	\$345.57	\$289.40	\$273.07	\$1,349.33	\$384.61	\$356.30	\$350.14	\$330.66	
	50 to 54	\$834.42	\$756.71	\$652.55	\$585.23	\$566.66	\$526.33	\$502.40	\$510.70	\$473.44	\$509.17	\$512.23	\$502.61	\$471.47	\$446.33	\$451.36	\$412.34	\$352.35	\$491.46	\$549.61	\$451.14	\$478.79	\$400.98	\$378.35	\$1,869.55	\$532.89	\$493.66	\$485.13	\$458.14	
	55 to 59	\$1,032.26	\$936.13	\$807.27	\$723.99	\$701.01	\$651.13	\$621.52	\$631.79	\$585.69	\$629.90	\$633.68	\$621.78	\$583.25	\$552.16	\$558.38	\$510.11	\$435.89	\$607.99	\$679.93	\$558.10	\$592.32	\$496.05	\$468.05	\$2,312.82	\$659.24	\$610.71	\$600.15	\$566.76	
EMPLOYEE & SPOUSE	0 to 29	\$1,346.96	\$1,221.52	\$1,053.38	\$944.71	\$914.73	\$849.63	\$811.00	\$824.40	\$764.25	\$821.93	\$826.87	\$811.34	\$761.07	\$720.49	\$728.61	\$665.62	\$568.78	\$793.34	\$887.21	\$728.25	\$772.89	\$647.28	\$610.75	\$3,017.92	\$860.22	\$796.89	\$783.12	\$739.55	
	30 to 39	\$1,586.31	\$1,438.59	\$1,240.57	\$1,112.59	\$1,077.28	\$1,000.61	\$955.12	\$970.90	\$900.06	\$967.99	\$973.81	\$955.52	\$896.31	\$848.53	\$858.09	\$783.90	\$669.85	\$934.32	\$1,044.87	\$857.66	\$910.24	\$762.30	\$719.28	\$3,554.21	\$1,013.09	\$938.50	\$922.28	\$870.96	
	40 to 49	\$1,034.82	\$938.45	\$809.28	\$725.79	\$702.76	\$652.74	\$623.06	\$633.36	\$587.14	\$631.46	\$635.26	\$623.32	\$584.71	\$553.53	\$559.77	\$511.37	\$436.98	\$609.50	\$681.61	\$559.49	\$593.79	\$497.28	\$469.22	\$2,318.56	\$660.88	\$612.22	\$601.64	\$568.17	
	50 to 54	\$1,215.23	\$1,102.07	\$950.37	\$852.33	\$825.27	\$766.55	\$731.70	\$743.79	\$689.51	\$741.56	\$746.01	\$732.00	\$686.64	\$650.03	\$657.36	\$600.53	\$513.16	\$715.76	\$800.45	\$657.03	\$697.31	\$583.97	\$551.02	\$2,722.78	\$776.10	\$718.96	\$706.53	\$667.22	
	55 to 59	\$1,308.00	\$1,186.19	\$1,022.92	\$917.39	\$888.27	\$825.06	\$787.55	\$800.56	\$742.15	\$798.16	\$802.96	\$787.88	\$739.06	\$699.66	\$707.54	\$646.37	\$552.33	\$770.40	\$861.56	\$707.18	\$750.55	\$628.56	\$593.08	\$2,930.64	\$835.34	\$773.85	\$760.47	\$718.16	
EMPLOYEE & CHILDREN	0 to 29	\$1,724.70	\$1,564.08	\$1,348.79	\$1,209.65	\$1,171.26	\$1,087.90	\$1,038.44	\$1,055.60	\$978.58	\$1,052.43	\$1,058.76	\$1,038.87	\$974.51	\$922.55	\$932.94	\$852.29	\$728.29	\$1,015.83	\$1,136.02	\$932.48	\$989.64	\$828.80	\$782.03	\$3,864.27	\$1,101.46	\$1,020.37	\$1,002.74	\$946.95	
	30 to 39	\$2,138.83	\$1,939.65	\$1,672.66	\$1,500.11	\$1,452.49	\$1,349.13	\$1,287.79	\$1,309.07	\$1,213.55	\$1,305.15	\$1,312.99	\$1,288.33	\$1,208.50	\$1,144.07	\$1,156.96	\$1,056.94	\$903.16	\$1,259.75	\$1,408.81	\$1,156.38	\$1,227.28	\$1,027.81	\$969.80	\$4,792.15	\$1,365.95	\$1,265.38	\$1,243.51	\$1,174.32	
	40 to 49	\$2,666.75	\$2,418.41	\$2,085.52	\$1,870.37	\$1,811.01	\$1,682.13	\$1,605.65	\$1,632.18	\$1,513.09	\$1,627.29	\$1,637.07	\$1,606.32	\$1,506.79	\$1,426.45	\$1,442.53	\$1,317.82	\$1,126.09	\$1,570.68	\$1,756.53	\$1,441.81	\$1,530.20	\$1,281.50	\$1,209.18	\$5,974.97	\$1,703.09	\$1,577.71	\$1,550.44	\$1,464.18	
	50 to 54	\$3,660.05	\$3,319.21	\$2,862.33	\$2,567.05	\$2,485.57	\$2,308.68	\$2,203.72	\$2,240.13	\$2,076.68	\$2,233.42	\$2,246.84	\$2,204.64	\$2,068.03	\$1,957.78	\$1,979.84	\$1,808.67	\$1,545.53	\$2,155.73	\$2,410.80	\$1,978.85	\$2,100.17	\$1,758.83	\$1,659.57	\$8,200.52	\$2,337.47	\$2,165.37	\$2,127.95	\$2,009.54	
	55 to 59	\$821.09	\$744.62	\$642.13	\$575.88	\$557.61	\$517.92	\$494.38	\$502.55	\$465.87	\$501.04	\$504.05	\$494.58	\$463.94	\$439.20	\$444.16	\$405.76	\$346.72	\$483.61	\$540.83	\$443.93	\$471.15	\$394.57	\$372.31	\$1,839.69	\$524.38	\$485.77	\$477.38	\$450.82	
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$900.02	\$816.21	\$703.86	\$631.25	\$611.21	\$567.72	\$541.91	\$550.86	\$510.66	\$549.21	\$552.51	\$542.13	\$508.54	\$481.42	\$486.85	\$444.76	\$380.05	\$530.11	\$592.83	\$486.60	\$516.44	\$432.50	\$408.09	\$2,016.53	\$574.79	\$532.48	\$523.27	\$494.15	
	30 to 39	\$926.16	\$839.91	\$724.30	\$649.58	\$628.96	\$584.21	\$557.65	\$566.86	\$525.49	\$565.15	\$568.55	\$557.88	\$523.31	\$495.41	\$500.99	\$457.67	\$391.09	\$545.50	\$610.04	\$500.73	\$531.44	\$445.06	\$419.95	\$2,075.10	\$591.48	\$547.94	\$538.47	\$508.51	
	40 to 49	\$1,120.93	\$1,016.54	\$876.61	\$786.18	\$761.23	\$707.05	\$674.91	\$686.06	\$636.00	\$684.00	\$688.11	\$675.19	\$633.36	\$599.59	\$606.34	\$553.92	\$473.33	\$660.21	\$738.33	\$606.04	\$643.19	\$538.66	\$508.26	\$2,511.49	\$715.87	\$663.17	\$651.71	\$615.45	
	50 to 54	\$1,325.43	\$1,202.00	\$1,036.54	\$929.61	\$900.11	\$836.06	\$798.04	\$811.23	\$752.03	\$808.80	\$813.65	\$798.37	\$748.90	\$708.98	\$716.97	\$654.99	\$559.69	\$780.67	\$873.04	\$716.61	\$760.55	\$636.93	\$600.98	\$2,969.69	\$846.47	\$784.16	\$770.60	\$727.73	
	55 to 59	\$1,655.00	\$1,500.87	\$1,294.28	\$1,160.76	\$1,123.92	\$1,043.93	\$996.47	\$1,012.93	\$939.03	\$1,009.90	\$1,015.97	\$996.89	\$935.12	\$885.26	\$895.24	\$817.84	\$698.85	\$974.77	\$1,090.11	\$894.79	\$949.64	\$795.31	\$750.42	\$3,708.09	\$1,056.95	\$979.13	\$962.21	\$908.68	

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 6 CONTRA COSTA, EL DORADO, MERCED, PLACER, SACRAMENTO, SAN JOAQUIN AND STANISLAUS COUNTIES  
RAF STANDARD

		Choice Plus										Choice Plus Value						Definity HSA						Non-Differential PPO	Definity HRA				
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L	J3-M	6H-H	J3-X	J3-V	J3-Y	J3-W
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/80%	3000/100%	3000/80%	4000/80%	2000/80%	1500/80%	2000/70%	2500/80%	3000/70%	
Age Category		20/250/90%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
EMPLOYEE ONLY	0 to 29	\$498.47	\$452.06	\$389.83	\$349.62	\$338.52	\$314.42	\$300.13	\$305.09	\$282.83	\$304.18	\$306.00	\$300.26	\$281.65	\$266.64	\$269.64	\$246.33	\$210.49	\$293.60	\$328.33	\$269.51	\$286.02	\$239.54	\$226.03	\$811.90	\$318.34	\$294.90	\$289.81	\$273.69
	30 to 39	\$616.92	\$559.48	\$482.47	\$432.70	\$418.96	\$389.14	\$371.45	\$377.59	\$350.04	\$376.46	\$378.72	\$371.60	\$348.58	\$330.00	\$333.71	\$304.87	\$260.51	\$363.37	\$406.35	\$333.55	\$353.99	\$296.46	\$279.74	\$1,004.82	\$393.99	\$364.98	\$358.68	\$338.72
	40 to 49	\$828.43	\$751.30	\$647.88	\$581.05	\$562.60	\$522.56	\$498.80	\$507.05	\$470.05	\$505.53	\$508.56	\$499.01	\$468.10	\$443.14	\$448.12	\$409.39	\$349.82	\$487.95	\$545.67	\$447.91	\$475.36	\$398.10	\$375.65	\$1,349.33	\$529.07	\$490.12	\$481.66	\$454.85
	50 to 54	\$1,147.82	\$1,040.94	\$897.66	\$805.06	\$779.50	\$724.02	\$691.10	\$702.53	\$651.27	\$700.43	\$704.63	\$691.40	\$648.56	\$613.98	\$620.89	\$567.23	\$484.69	\$676.08	\$756.04	\$620.59	\$658.62	\$551.58	\$520.47	\$1,869.55	\$733.04	\$679.07	\$667.35	\$630.22
	55 to 59	\$1,419.97	\$1,287.75	\$1,110.50	\$995.94	\$964.32	\$895.69	\$854.96	\$869.10	\$805.68	\$866.50	\$871.70	\$855.33	\$802.34	\$759.56	\$768.10	\$701.72	\$599.61	\$836.37	\$935.30	\$767.74	\$814.78	\$682.36	\$643.88	\$2,312.82	\$906.84	\$840.08	\$825.58	\$779.64
EMPLOYEE & SPOUSE	0 to 29	\$1,852.87	\$1,680.34	\$1,449.05	\$1,299.57	\$1,258.31	\$1,168.75	\$1,115.61	\$1,134.06	\$1,051.31	\$1,130.67	\$1,137.45	\$1,116.09	\$1,046.94	\$991.12	\$1,002.27	\$915.65	\$782.41	\$1,091.36	\$1,220.44	\$1,001.79	\$1,063.18	\$890.39	\$840.17	\$3,017.92	\$1,183.31	\$1,096.19	\$1,077.27	\$1,017.33
	30 to 39	\$2,182.13	\$1,978.94	\$1,706.55	\$1,530.51	\$1,481.92	\$1,376.44	\$1,313.86	\$1,335.59	\$1,238.12	\$1,331.59	\$1,339.58	\$1,314.42	\$1,232.99	\$1,167.25	\$1,180.37	\$1,078.36	\$921.44	\$1,285.29	\$1,437.32	\$1,179.81	\$1,252.11	\$1,048.62	\$989.47	\$3,554.21	\$1,393.59	\$1,290.99	\$1,268.70	\$1,198.11
	40 to 49	\$1,423.50	\$1,290.95	\$1,113.25	\$998.42	\$966.72	\$897.91	\$857.09	\$871.26	\$807.68	\$868.65	\$873.86	\$857.45	\$804.32	\$761.45	\$770.01	\$703.46	\$601.10	\$838.45	\$937.62	\$769.64	\$816.80	\$684.06	\$645.48	\$2,318.56	\$909.09	\$842.16	\$827.63	\$781.58
	50 to 54	\$1,671.67	\$1,516.02	\$1,307.35	\$1,172.49	\$1,135.26	\$1,054.46	\$1,006.52	\$1,023.16	\$948.50	\$1,020.10	\$1,026.22	\$1,006.94	\$944.56	\$894.20	\$904.25	\$826.11	\$705.90	\$984.63	\$1,101.09	\$903.83	\$959.21	\$803.32	\$758.01	\$2,722.78	\$1,067.59	\$988.99	\$971.92	\$917.84
	55 to 59	\$1,799.28	\$1,631.75	\$1,407.14	\$1,261.99	\$1,221.92	\$1,134.95	\$1,083.35	\$1,101.27	\$1,020.91	\$1,097.97	\$1,104.55	\$1,083.81	\$1,016.67	\$962.46	\$973.28	\$889.16	\$759.78	\$1,059.79	\$1,185.15	\$972.82	\$1,032.44	\$864.64	\$815.88	\$2,930.64	\$1,149.09	\$1,064.49	\$1,046.12	\$987.90
EMPLOYEE & CHILDREN	0 to 29	\$2,372.49	\$2,151.58	\$1,855.42	\$1,664.02	\$1,611.19	\$1,496.52	\$1,428.47	\$1,452.10	\$1,346.14	\$1,447.76	\$1,456.44	\$1,429.09	\$1,340.55	\$1,269.07	\$1,283.35	\$1,172.44	\$1,001.83	\$1,397.42	\$1,562.70	\$1,282.73	\$1,361.34	\$1,140.09	\$1,075.79	\$3,864.27	\$1,515.16	\$1,403.61	\$1,379.38	\$1,302.63
	30 to 39	\$2,942.17	\$2,668.21	\$2,300.95	\$2,063.59	\$1,998.07	\$1,855.86	\$1,771.48	\$1,800.77	\$1,669.37	\$1,795.39	\$1,806.16	\$1,772.24	\$1,662.44	\$1,573.81	\$1,591.50	\$1,453.96	\$1,242.39	\$1,732.96	\$1,937.94	\$1,590.75	\$1,688.23	\$1,413.85	\$1,334.11	\$4,792.15	\$1,878.97	\$1,740.64	\$1,710.60	\$1,615.41
	40 to 49	\$3,668.37	\$3,326.80	\$2,868.88	\$2,572.93	\$2,491.25	\$2,313.93	\$2,208.72	\$2,245.25	\$2,081.41	\$2,238.54	\$2,251.96	\$2,209.67	\$2,072.77	\$1,962.26	\$1,984.32	\$1,812.83	\$1,549.04	\$2,160.71	\$2,416.27	\$1,983.38	\$2,104.92	\$1,762.83	\$1,663.40	\$5,974.97	\$2,342.76	\$2,170.27	\$2,132.81	\$2,014.14
	50 to 54	\$5,034.76	\$4,565.95	\$3,937.47	\$3,531.30	\$3,419.19	\$3,175.82	\$3,031.43	\$3,081.56	\$2,856.68	\$3,072.34	\$3,090.77	\$3,032.72	\$2,844.84	\$2,693.16	\$2,723.43	\$2,488.07	\$2,126.02	\$2,965.51	\$3,316.28	\$2,722.15	\$2,888.96	\$2,419.45	\$2,282.98	\$8,200.52	\$3,215.38	\$2,978.66	\$2,927.24	\$2,764.36
	55 to 59	\$1,129.49	\$1,024.32	\$883.32	\$792.21	\$767.05	\$712.45	\$680.07	\$691.31	\$640.87	\$689.24	\$693.37	\$680.36	\$638.20	\$604.18	\$610.98	\$558.17	\$476.95	\$665.28	\$743.97	\$610.68	\$648.10	\$542.77	\$512.16	\$1,839.69	\$721.33	\$668.22	\$656.69	\$620.15
FAMILY EMPLOYEES/CHILDREN	0 to 29	\$1,238.07	\$1,122.79	\$968.24	\$868.36	\$840.79	\$780.95	\$745.44	\$757.77	\$702.48	\$755.50	\$760.03	\$745.75	\$699.55	\$662.26	\$669.71	\$611.83	\$522.80	\$729.23	\$815.49	\$669.39	\$710.41	\$594.95	\$561.40	\$2,016.53	\$790.68	\$732.46	\$719.82	\$679.76
	30 to 39	\$1,274.02	\$1,155.40	\$996.36	\$893.58	\$865.21	\$803.63	\$767.09	\$779.78	\$722.88	\$777.44	\$782.10	\$767.41	\$719.88	\$681.49	\$689.15	\$629.59	\$537.98	\$750.41	\$839.17	\$688.83	\$731.04	\$612.23	\$577.70	\$2,075.10	\$813.64	\$753.74	\$740.73	\$699.50
	40 to 49	\$1,541.94	\$1,398.36	\$1,205.89	\$1,081.49	\$1,047.15	\$972.62	\$928.40	\$943.76	\$874.89	\$940.93	\$946.58	\$928.80	\$871.25	\$824.80	\$834.08	\$762.00	\$651.12	\$908.22	\$1,015.64	\$833.68	\$884.77	\$740.97	\$699.18	\$2,511.49	\$984.74	\$912.24	\$896.50	\$846.61
	50 to 54	\$1,823.26	\$1,653.49	\$1,425.90	\$1,278.80	\$1,238.20	\$1,150.08	\$1,097.78	\$1,115.94	\$1,034.50	\$1,112.60	\$1,119.27	\$1,098.25	\$1,030.21	\$975.28	\$986.25	\$901.02	\$769.91	\$1,073.91	\$1,200.94	\$985.79	\$1,046.19	\$876.16	\$826.75	\$2,969.69	\$1,164.39	\$1,078.67	\$1,060.05	\$1,001.07
	55 to 59	\$2,276.61	\$2,064.62	\$1,780.44	\$1,596.77	\$1,546.07	\$1,436.03	\$1,370.74	\$1,393.41	\$1,291.73	\$1,389.24	\$1,397.57	\$1,371.33	\$1,286.37	\$1,217.78	\$1,231.48	\$1,125.05	\$961.34	\$1,340.94	\$1,499.54	\$1,230.89	\$1,306.32	\$1,094.01	\$1,032.31	\$3,708.09	\$1,453.92	\$1,346.88	\$1,323.63	\$1,249.98
FAMILY EMPLOYEES/CHILDREN	0 to 29	\$2,574.14	\$2,334.45	\$2,013.12	\$1,805.46	\$1,748.14	\$1,623.71	\$1,549.89	\$1,575.52	\$1,460.54	\$1,570.80	\$1,580.23	\$1,550.55	\$1,454.49	\$1,376.94	\$1,392.42	\$1,272.08	\$1,086.97	\$1,516.19	\$1,695.53	\$1,391.76	\$1,477.05	\$1,237.00	\$1,167.22	\$4,192.70	\$1,643.94	\$1,522.91	\$1,496.62	\$1,413.34
	30 to 39	\$1,781.67	\$1,615.76	\$1,393.35	\$1,249.63	\$1,209.95	\$1,123.83	\$1,072.74	\$1,090.48	\$1,010.90	\$1,087.21	\$1,093.73	\$1,073.19	\$1,006.70	\$953.04	\$963.75	\$880.46	\$752.34	\$1,049.42	\$1,173.54	\$963.29	\$1,022.32	\$856.17	\$807.89	\$2,901.93	\$1,137.83	\$1,054.06	\$1,035.87	\$978.23
	40 to 49	\$2,024.23	\$1,835.75	\$1,583.07	\$1,419.77	\$1,374.69	\$1,276.85	\$1,218.80	\$1,238.95	\$1,148.54	\$1,235.24	\$1,242.65	\$1,219.31	\$1,143.77	\$1,082.79	\$1,094.96	\$1,000.34	\$854.78	\$1,192.29	\$1,333.32	\$1,094.45	\$1,161.51	\$972.74	\$917.88	\$3,297.03	\$1,292.75	\$1,197.57	\$1,176.90	\$1,111.41
	50 to 54	\$2,052.20	\$1,861.12	\$1,604.94	\$1,439.38	\$1,393.68	\$1,294.49	\$1,235.63	\$1,256.07	\$1,164.42	\$1,252.31	\$1,259.81	\$1,236.15	\$1,159.58	\$1,097.75	\$1,110.09	\$1,014.15	\$866.58	\$1,208.76	\$1,351.74	\$1,109.57	\$1,177.56	\$986.18	\$930.56	\$3,342.59	\$1,310.61	\$1,214.12	\$1,193.17	\$1,126.76
	55 to 59	\$2,596.19	\$2,354.45	\$2,030.37	\$1,820.92	\$1,763.11	\$1,637.63	\$1,563.16	\$1,589.02	\$1,473.07	\$1,584.27	\$1,593.77	\$1,563.84	\$1,466.95	\$1,388.73	\$1,404.36	\$1,282.99	\$1,096.30	\$1,529.18	\$1,710.05	\$1,403.68	\$1,489.70	\$1,247.59	\$1,177.23	\$4,228.64	\$1,658.02	\$1,535.96	\$1,509.45	\$1,425.45
FAMILY EMPLOYEES/CHILDREN	60 to 64	\$3,171.08	\$2,875.80	\$2,479.97	\$2,224.14	\$2,153.52	\$2,000.25	\$1,909.30	\$1,940.88	\$1,799.25	\$1,935.08	\$1,946.68	\$1,910.12	\$1,791.78	\$1,696.25	\$1,715.32	\$1,567.08	\$1,339.05	\$1,867.79	\$2,088.72	\$1,714.52	\$1,819.58	\$1,523.85	\$1,437.91	\$5,164.99	\$2,025.16	\$1,876.06	\$1,843.69	\$1,741.09
	65 plus	\$3,908.88	\$3,544.92	\$3,056.98	\$2,741.62	\$2,654.58	\$2,465.64	\$2,353.53	\$2,392.46	\$2,217.87	\$2,385.30	\$2,399.60	\$2,354.54	\$2,208.67	\$2,090.91	\$2,114.42	\$1,931.69	\$1,650.60	\$2,302.37	\$2,574.69	\$2,113.42	\$2,242.93	\$1,878.40	\$1,772.46	\$6,366.71	\$2,496.36	\$2,312.56	\$2,272.64	\$2,146.19
FAMILY EMPLOYEES/CHILDREN	65 plus	\$5,257.26	\$4,767.74	\$4,111.48	\$3,687.36	\$3,570.30	\$3,316.17	\$3,165.40	\$3,217.74	\$2,982.93	\$3,208.12	\$3,227.36	\$3,166.75	\$2,970.56	\$2,812.18	\$2,843.79	\$2,598.03	\$2,219.97	\$3,096.57	\$3,462.84	\$2,842.45	\$3,016.64	\$2,526.37	\$2,383.87	\$8,562.93	\$3,357.48	\$3,110.30	\$3,056.61	\$2,886.52

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.



GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011

AREA 7 ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, DEL NORTE, GLENN, HUMBOLDT, INYO, LAKE, LASSEN, MARIPOSA, MENDOCINO, MODOC, MONO, MONTEREY, PLUMAS, SAN BENITO, SHASTA, SIERRA, SISKIYOU,

RAF STANDARD

	Age Category	Choice Plus										Choice Plus Value						Definity HSA						Non-Differential PPO	Definity HRA				
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L	J3-M		6H-H	J3-X	J3-V	J3-Y	J3-W
		30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/80%	3000/100%	3000/80%	4000/80%		2000/80%	1500/80%	2000/70%	2500/80%	3000/70%
		%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%		%	%	%	%	%
EMPLOYEE ONLY	0 to 29	\$539.25	\$489.03	\$421.73	\$378.22	\$366.21	\$340.14	\$324.68	\$330.05	\$305.96	\$329.06	\$331.04	\$324.82	\$304.69	\$288.45	\$291.69	\$266.48	\$227.70	\$317.62	\$355.19	\$291.55	\$309.43	\$259.14	\$244.52	\$811.90	\$344.39	\$319.03	\$313.52	\$296.08
	30 to 39	\$667.39	\$605.24	\$521.94	\$468.09	\$453.23	\$420.97	\$401.84	\$408.48	\$378.67	\$407.25	\$409.70	\$402.01	\$377.09	\$356.99	\$361.01	\$329.81	\$281.81	\$393.09	\$439.59	\$360.83	\$382.95	\$320.71	\$302.62	\$1,004.82	\$426.22	\$394.84	\$388.02	\$366.43
	40 to 49	\$896.21	\$812.75	\$700.89	\$628.58	\$608.63	\$565.30	\$539.61	\$548.53	\$508.49	\$546.88	\$550.17	\$539.84	\$506.38	\$479.39	\$484.78	\$442.88	\$378.43	\$527.87	\$590.31	\$484.55	\$514.25	\$430.67	\$406.37	\$1,349.33	\$572.35	\$530.21	\$521.05	\$492.07
	50 to 54	\$1,241.72	\$1,126.09	\$971.10	\$870.91	\$843.27	\$783.25	\$747.64	\$760.00	\$704.53	\$757.72	\$762.28	\$747.97	\$701.60	\$664.21	\$671.68	\$613.63	\$524.33	\$731.38	\$817.89	\$671.35	\$712.51	\$596.71	\$563.04	\$1,869.55	\$793.02	\$734.62	\$721.94	\$681.77
	55 to 59	\$1,536.14	\$1,393.08	\$1,201.35	\$1,077.41	\$1,043.21	\$968.96	\$924.91	\$940.20	\$871.58	\$937.38	\$943.02	\$925.31	\$867.95	\$821.69	\$830.94	\$759.12	\$648.65	\$904.79	\$1,011.81	\$830.53	\$881.45	\$738.19	\$696.54	\$2,312.82	\$981.04	\$908.80	\$893.11	\$843.42
EMPLOYEE & SPOUSE	0 to 29	\$2,004.45	\$1,817.79	\$1,567.60	\$1,405.87	\$1,361.25	\$1,264.36	\$1,206.88	\$1,226.83	\$1,137.29	\$1,223.15	\$1,230.51	\$1,207.41	\$1,132.56	\$1,072.20	\$1,084.26	\$990.55	\$846.40	\$1,180.63	\$1,320.28	\$1,083.73	\$1,150.17	\$963.24	\$908.89	\$3,017.92	\$1,280.13	\$1,185.86	\$1,165.39	\$1,100.55
	30 to 39	\$2,360.65	\$2,140.81	\$1,846.17	\$1,655.70	\$1,603.15	\$1,489.04	\$1,421.35	\$1,444.84	\$1,339.39	\$1,440.51	\$1,449.17	\$1,421.97	\$1,333.82	\$1,262.73	\$1,276.94	\$1,166.57	\$996.81	\$1,390.43	\$1,554.90	\$1,276.32	\$1,354.56	\$1,134.41	\$1,070.41	\$3,554.21	\$1,507.61	\$1,396.59	\$1,372.48	\$1,296.12
	40 to 49	\$1,539.95	\$1,396.54	\$1,204.34	\$1,080.09	\$1,045.80	\$971.36	\$927.20	\$942.53	\$873.74	\$939.70	\$945.36	\$927.61	\$870.11	\$823.73	\$832.99	\$761.00	\$650.26	\$907.04	\$1,014.33	\$832.59	\$883.64	\$740.03	\$698.28	\$2,318.56	\$983.48	\$911.06	\$895.33	\$845.52
	50 to 54	\$1,808.43	\$1,640.02	\$1,414.30	\$1,268.39	\$1,228.13	\$1,140.71	\$1,088.86	\$1,106.86	\$1,026.08	\$1,103.53	\$1,110.17	\$1,089.33	\$1,021.81	\$967.34	\$978.23	\$893.68	\$763.63	\$1,065.17	\$1,191.17	\$977.75	\$1,037.69	\$869.04	\$820.01	\$2,722.78	\$1,154.94	\$1,069.90	\$1,051.42	\$992.92
	55 to 59	\$1,946.49	\$1,765.22	\$1,522.27	\$1,365.22	\$1,321.89	\$1,227.79	\$1,171.98	\$1,191.35	\$1,104.40	\$1,187.78	\$1,194.92	\$1,172.49	\$1,099.81	\$1,041.19	\$1,052.90	\$961.90	\$821.92	\$1,146.49	\$1,282.10	\$1,052.40	\$1,116.91	\$935.38	\$882.61	\$2,930.64	\$1,243.10	\$1,151.57	\$1,131.68	\$1,068.73
EMPLOYEE & CHILDREN	0 to 29	\$2,566.58	\$2,327.57	\$2,007.22	\$1,800.14	\$1,743.00	\$1,618.94	\$1,545.34	\$1,570.88	\$1,456.23	\$1,566.17	\$1,575.60	\$1,546.02	\$1,450.18	\$1,372.89	\$1,388.33	\$1,268.34	\$1,083.77	\$1,511.73	\$1,690.54	\$1,387.65	\$1,472.73	\$1,233.37	\$1,163.78	\$3,864.27	\$1,639.13	\$1,518.42	\$1,492.21	\$1,409.19
	30 to 39	\$3,182.87	\$2,886.46	\$2,489.19	\$2,232.39	\$2,161.53	\$2,007.68	\$1,916.41	\$1,948.09	\$1,805.91	\$1,942.24	\$1,953.93	\$1,917.24	\$1,798.39	\$1,702.54	\$1,721.70	\$1,572.89	\$1,344.00	\$1,874.72	\$2,096.47	\$1,720.86	\$1,826.36	\$1,529.53	\$1,443.23	\$4,792.15	\$2,032.71	\$1,883.03	\$1,850.52	\$1,747.57
	40 to 49	\$3,968.48	\$3,598.92	\$3,103.59	\$2,783.39	\$2,695.05	\$2,503.22	\$2,389.42	\$2,428.92	\$2,251.65	\$2,421.63	\$2,436.20	\$2,390.47	\$2,242.28	\$2,122.77	\$2,146.65	\$1,961.12	\$1,675.73	\$2,337.45	\$2,613.93	\$2,145.61	\$2,277.14	\$1,907.05	\$1,799.45	\$5,974.97	\$2,534.44	\$2,347.80	\$2,307.27	\$2,178.91
	50 to 54	\$5,446.66	\$4,939.43	\$4,259.61	\$3,820.15	\$3,698.90	\$3,435.61	\$3,279.44	\$3,333.63	\$3,090.34	\$3,323.64	\$3,343.63	\$3,280.86	\$3,077.48	\$2,913.46	\$2,946.24	\$2,691.59	\$2,299.91	\$3,208.10	\$3,587.57	\$2,944.81	\$3,125.33	\$2,617.39	\$2,469.72	\$8,200.52	\$3,478.46	\$3,222.31	\$3,166.68	\$2,990.50
	55 to 59	\$1,221.89	\$1,108.10	\$955.60	\$857.01	\$829.80	\$770.73	\$735.70	\$747.86	\$693.28	\$745.62	\$750.11	\$736.02	\$690.40	\$653.60	\$660.95	\$603.82	\$515.95	\$719.70	\$804.83	\$660.63	\$701.14	\$587.18	\$554.06	\$1,839.69	\$780.35	\$722.89	\$710.41	\$670.89
FAMILY	0 to 29	\$1,339.36	\$1,214.63	\$1,047.46	\$939.39	\$909.57	\$844.83	\$806.43	\$819.76	\$759.93	\$817.29	\$822.21	\$806.78	\$756.77	\$716.43	\$724.49	\$661.88	\$565.55	\$788.88	\$882.20	\$724.14	\$768.53	\$643.62	\$607.31	\$2,016.53	\$855.36	\$792.38	\$778.70	\$735.38
	30 to 39	\$1,378.26	\$1,249.90	\$1,077.88	\$966.67	\$935.99	\$869.36	\$829.85	\$843.57	\$781.99	\$841.03	\$846.09	\$830.21	\$778.75	\$737.24	\$745.53	\$681.09	\$581.98	\$811.80	\$907.82	\$745.17	\$790.85	\$662.32	\$624.95	\$2,075.10	\$880.20	\$815.39	\$801.31	\$756.74
	40 to 49	\$1,668.09	\$1,512.75	\$1,304.54	\$1,169.95	\$1,132.82	\$1,052.19	\$1,004.36	\$1,020.96	\$946.44	\$1,017.90	\$1,024.02	\$1,004.80	\$942.51	\$892.28	\$902.31	\$824.33	\$704.37	\$982.51	\$1,098.73	\$901.87	\$957.16	\$801.60	\$756.37	\$2,511.49	\$1,065.31	\$986.86	\$969.83	\$915.87
	50 to 54	\$1,972.42	\$1,788.73	\$1,542.55	\$1,383.41	\$1,339.49	\$1,244.15	\$1,187.60	\$1,207.23	\$1,119.12	\$1,203.61	\$1,210.85	\$1,188.11	\$1,114.46	\$1,055.06	\$1,066.94	\$974.72	\$832.87	\$1,161.76	\$1,299.18	\$1,066.41	\$1,131.79	\$947.85	\$894.37	\$2,969.69	\$1,259.67	\$1,166.91	\$1,146.76	\$1,082.96
	55 to 59	\$2,462.85	\$2,233.50	\$1,926.10	\$1,727.38	\$1,672.56	\$1,553.51	\$1,482.88	\$1,507.39	\$1,397.38	\$1,502.87	\$1,511.92	\$1,483.53	\$1,391.57	\$1,317.40	\$1,332.22	\$1,217.08	\$1,039.96	\$1,450.63	\$1,622.22	\$1,331.57	\$1,413.20	\$1,183.52	\$1,116.75	\$3,708.09	\$1,572.88	\$1,457.06	\$1,431.90	\$1,352.24

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 8 ALAMEDA, MARIN, NAPA, NEVADA, SAN DIEGO COUNTY 2 ZIP CODES, SAN FRANCISCO, SAN MATEO, SANTA CRUZ, SONOMA, AND YOLO COUNTIES  
RAF STANDARD

		Choice Plus										Choice Plus Value						Definity HSA							Definity HRA				
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L	J3-M	Non-Differential PPO	J3-X	J3-V	J3-Y	J3-W
	Age Category	20/250/90%	30/250/80	30/500/80	40/500/70	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	30/2500/80	20/3000/90	30/1000/80	40/1000/70	40/1000/50	40/1500/70	40/2000/50	40/5000/70	1500/80%	2000/100%	2000/80%	3000/100%	3000/80%	4000/80%	2000/80%	1500/80%	2000/70%	2500/80%	3000/70%
EMPLOYEE ONLY	0 to 29	\$459.99	\$417.16	\$359.74	\$322.63	\$312.38	\$290.15	\$276.96	\$281.53	\$261.00	\$280.69	\$282.38	\$277.08	\$259.91	\$246.05	\$248.82	\$227.31	\$194.24	\$270.94	\$302.98	\$248.70	\$263.94	\$221.05	\$208.58	\$811.90	\$293.77	\$272.14	\$267.44	\$252.56
	30 to 39	\$569.29	\$516.29	\$445.22	\$399.29	\$386.61	\$359.10	\$342.77	\$348.43	\$323.02	\$347.39	\$349.48	\$342.92	\$321.67	\$304.52	\$307.95	\$281.33	\$240.40	\$335.32	\$374.98	\$307.80	\$326.66	\$273.58	\$258.14	\$1,004.82	\$363.57	\$336.81	\$330.99	\$312.58
	40 to 49	\$764.48	\$693.30	\$597.86	\$536.19	\$519.16	\$482.22	\$460.29	\$467.90	\$433.76	\$466.50	\$469.31	\$460.49	\$431.95	\$408.92	\$413.53	\$377.79	\$322.82	\$450.28	\$503.55	\$413.33	\$438.66	\$367.38	\$346.65	\$1,349.33	\$488.22	\$452.28	\$444.47	\$419.75
	50 to 54	\$1,059.21	\$960.59	\$828.36	\$742.91	\$719.32	\$668.13	\$637.75	\$648.29	\$600.99	\$646.35	\$650.24	\$638.03	\$598.49	\$566.58	\$572.96	\$523.43	\$447.28	\$623.88	\$697.68	\$572.68	\$607.78	\$509.01	\$480.29	\$1,869.55	\$676.45	\$626.65	\$615.82	\$581.57
	55 to 59	\$1,310.35	\$1,188.34	\$1,024.76	\$919.05	\$889.87	\$826.55	\$788.96	\$801.99	\$743.49	\$799.60	\$804.41	\$789.31	\$740.39	\$700.91	\$708.81	\$647.54	\$553.33	\$771.81	\$863.10	\$708.46	\$751.89	\$629.70	\$594.17	\$2,312.82	\$836.84	\$775.23	\$761.84	\$719.46
EMPLOYEE & SPOUSE	0 to 29	\$1,709.83	\$1,550.63	\$1,337.18	\$1,199.24	\$1,161.16	\$1,078.53	\$1,029.49	\$1,046.50	\$970.15	\$1,043.37	\$1,049.65	\$1,029.94	\$966.11	\$914.60	\$924.90	\$844.95	\$722.02	\$1,007.10	\$1,126.23	\$924.45	\$981.11	\$821.67	\$775.31	\$3,017.92	\$1,091.96	\$1,011.57	\$994.09	\$938.80
	30 to 39	\$2,013.67	\$1,826.17	\$1,574.80	\$1,412.34	\$1,367.49	\$1,270.19	\$1,212.44	\$1,232.46	\$1,142.55	\$1,228.78	\$1,236.17	\$1,212.96	\$1,137.78	\$1,077.12	\$1,089.25	\$995.10	\$850.32	\$1,186.07	\$1,326.36	\$1,088.73	\$1,155.46	\$967.68	\$913.09	\$3,554.21	\$1,286.00	\$1,191.33	\$1,170.75	\$1,105.63
	40 to 49	\$1,313.60	\$1,191.29	\$1,027.31	\$921.33	\$892.07	\$828.59	\$790.92	\$803.98	\$745.34	\$801.58	\$806.41	\$791.27	\$742.23	\$702.65	\$710.57	\$649.14	\$554.70	\$773.72	\$865.24	\$710.22	\$753.75	\$631.26	\$595.65	\$2,318.56	\$838.92	\$777.16	\$763.73	\$721.25
	50 to 54	\$1,542.62	\$1,398.99	\$1,206.41	\$1,081.96	\$1,047.60	\$973.06	\$928.81	\$944.15	\$875.28	\$941.33	\$947.00	\$929.22	\$871.63	\$825.16	\$834.45	\$762.32	\$651.41	\$908.62	\$1,016.09	\$834.05	\$885.16	\$741.32	\$699.49	\$2,722.78	\$985.17	\$912.65	\$896.88	\$847.00
	55 to 59	\$1,660.38	\$1,505.79	\$1,298.51	\$1,164.56	\$1,127.57	\$1,047.34	\$999.72	\$1,016.24	\$942.09	\$1,013.20	\$1,019.30	\$1,000.15	\$938.16	\$888.14	\$898.15	\$820.52	\$701.14	\$977.97	\$1,093.66	\$897.72	\$952.74	\$797.91	\$752.89	\$2,930.64	\$1,060.38	\$982.31	\$965.35	\$911.66
EMPLOYEE & CHILDREN	0 to 29	\$2,189.34	\$1,985.49	\$1,712.18	\$1,535.56	\$1,486.80	\$1,380.99	\$1,318.20	\$1,339.98	\$1,242.22	\$1,335.97	\$1,344.02	\$1,318.78	\$1,237.05	\$1,171.09	\$1,184.28	\$1,081.91	\$924.50	\$1,289.53	\$1,442.07	\$1,183.70	\$1,256.25	\$1,052.10	\$992.74	\$3,864.27	\$1,398.19	\$1,295.26	\$1,272.87	\$1,202.08
	30 to 39	\$2,715.04	\$2,462.24	\$2,123.30	\$1,904.27	\$1,843.80	\$1,712.60	\$1,634.73	\$1,661.73	\$1,540.51	\$1,656.77	\$1,666.74	\$1,635.44	\$1,534.08	\$1,452.29	\$1,468.65	\$1,341.70	\$1,146.49	\$1,599.18	\$1,788.34	\$1,467.93	\$1,557.91	\$1,304.73	\$1,231.12	\$4,792.15	\$1,733.93	\$1,606.27	\$1,578.52	\$1,490.72
	40 to 49	\$3,385.18	\$3,069.98	\$2,647.39	\$2,374.29	\$2,298.90	\$2,135.31	\$2,038.22	\$2,071.89	\$1,920.74	\$2,065.70	\$2,078.13	\$2,039.11	\$1,912.73	\$1,810.75	\$1,831.15	\$1,672.86	\$1,429.48	\$1,993.89	\$2,229.75	\$1,830.26	\$1,942.43	\$1,626.77	\$1,534.99	\$5,974.97	\$2,161.90	\$2,002.74	\$1,968.14	\$1,858.67
	50 to 54	\$4,646.08	\$4,213.47	\$3,633.49	\$3,258.65	\$3,155.17	\$2,930.67	\$2,797.42	\$2,843.62	\$2,636.17	\$2,835.12	\$2,852.18	\$2,798.63	\$2,625.17	\$2,485.21	\$2,513.20	\$2,295.97	\$1,961.92	\$2,736.58	\$3,060.27	\$2,511.99	\$2,665.95	\$2,232.70	\$2,106.74	\$8,200.52	\$2,967.15	\$2,748.72	\$2,701.23	\$2,550.98
	55 to 59	\$1,042.29	\$945.25	\$815.13	\$731.05	\$707.83	\$657.46	\$627.57	\$637.93	\$591.40	\$636.02	\$639.85	\$627.84	\$588.93	\$557.53	\$563.81	\$515.07	\$440.13	\$613.92	\$686.53	\$563.53	\$598.07	\$500.88	\$472.62	\$1,839.69	\$665.65	\$616.64	\$605.99	\$572.28
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$1,142.49	\$1,036.12	\$893.49	\$801.32	\$775.87	\$720.66	\$687.89	\$699.25	\$648.25	\$697.16	\$701.36	\$688.19	\$645.54	\$611.13	\$618.01	\$564.59	\$482.45	\$672.94	\$752.53	\$617.71	\$655.56	\$549.03	\$518.05	\$2,016.53	\$729.63	\$675.92	\$664.25	\$627.30
	30 to 39	\$1,175.67	\$1,066.21	\$919.43	\$824.59	\$798.40	\$741.59	\$707.87	\$719.57	\$667.07	\$717.42	\$721.74	\$708.18	\$664.29	\$628.87	\$635.96	\$580.99	\$496.46	\$692.48	\$774.39	\$635.65	\$674.60	\$564.98	\$533.10	\$2,075.10	\$750.82	\$695.55	\$683.54	\$645.52
	40 to 49	\$1,422.91	\$1,290.42	\$1,112.79	\$998.00	\$966.31	\$897.54	\$856.73	\$870.89	\$807.35	\$868.28	\$873.51	\$857.11	\$803.99	\$761.12	\$769.69	\$703.16	\$600.86	\$838.10	\$937.24	\$769.32	\$816.47	\$683.79	\$645.21	\$2,511.49	\$908.72	\$841.82	\$827.27	\$781.26
	50 to 54	\$1,682.50	\$1,525.84	\$1,315.81	\$1,180.07	\$1,142.60	\$1,061.30	\$1,013.04	\$1,029.77	\$954.65	\$1,026.70	\$1,032.87	\$1,013.48	\$950.67	\$899.98	\$910.12	\$831.45	\$710.48	\$991.01	\$1,108.23	\$909.67	\$965.43	\$808.54	\$762.92	\$2,969.69	\$1,074.51	\$995.40	\$978.21	\$923.80
	55 to 59	\$2,100.85	\$1,905.24	\$1,642.98	\$1,473.49	\$1,426.71	\$1,325.18	\$1,264.93	\$1,285.82	\$1,192.02	\$1,281.98	\$1,289.70	\$1,265.48	\$1,187.05	\$1,123.76	\$1,136.42	\$1,038.18	\$887.14	\$1,237.42	\$1,383.79	\$1,135.86	\$1,205.48	\$1,009.58	\$952.62	\$3,708.09	\$1,341.68	\$1,242.91	\$1,221.43	\$1,153.50

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

GROUP NAME: United Healthcare Insurance Company  
EFFECTIVE DATE: 8/1/2011  
AREA 9 LOS ANGELES COUNTY 2 ZIP CODES  
RAF STANDARD

		Choice Plus												Choice Plus Value					Definity HSA					Non-Differential PPO	Definity HRA					
		J3-A	J3-D	J3-F	J3-K	J3-C	J3-I	J3-G	J3-J	J3-H	J3-E	J3-B	J3-P	J3-S	J3-Q	J3-T	J3-R	J3-U	J3-I	J3-N	J3-Z	J3-O	J3-L		J3-M	6H-H	J3-X	J3-V	J3-Y	J3-W
		20/250/90%	30/250/80%	30/500/80%	40/500/70%	30/1000/80%	40/1000/70%	40/1000/50%	40/1500/70%	40/2000/50%	30/2500/80%	20/3000/90%	30/1000/80%	40/1000/70%	40/1000/50%	40/1500/70%	40/2000/50%	40/5000/70%	1500/80%	2000/100%	2000/80%	3000/100%	3000/80%		4000/80%	2000/80%	1500/80%	2000/70%	2500/80%	3000/70%
Age Category		%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%		%	%	%	%	%	%
EMPLOYEE ONLY	0 to 29	\$414.27	\$375.70	\$323.99	\$290.56	\$281.34	\$261.31	\$249.44	\$253.56	\$235.06	\$252.79	\$254.31	\$249.54	\$234.08	\$221.60	\$224.10	\$204.73	\$174.93	\$244.01	\$272.87	\$223.98	\$237.71	\$199.08	\$187.85	\$811.90	\$264.57	\$245.10	\$240.86	\$227.46	
	30 to 39	\$512.72	\$464.98	\$400.98	\$359.61	\$348.19	\$323.41	\$308.71	\$313.81	\$290.91	\$312.87	\$314.75	\$308.84	\$289.70	\$274.25	\$277.35	\$253.37	\$216.50	\$301.99	\$337.72	\$277.21	\$294.20	\$246.38	\$232.49	\$1,004.82	\$327.44	\$303.34	\$298.10	\$281.51	
	40 to 49	\$688.50	\$624.40	\$538.46	\$482.90	\$467.57	\$434.29	\$414.55	\$421.40	\$390.65	\$420.13	\$422.66	\$414.73	\$389.03	\$368.28	\$372.44	\$340.24	\$290.73	\$405.53	\$453.50	\$372.25	\$395.07	\$330.86	\$312.20	\$1,349.33	\$439.71	\$407.34	\$400.30	\$378.02	
	50 to 54	\$953.94	\$865.12	\$746.05	\$669.08	\$647.83	\$601.73	\$574.37	\$583.87	\$541.26	\$582.11	\$585.61	\$574.62	\$539.01	\$510.26	\$516.03	\$471.42	\$402.82	\$561.87	\$628.34	\$515.77	\$547.38	\$458.41	\$432.56	\$1,869.55	\$609.23	\$564.38	\$554.63	\$523.76	
	55 to 59	\$1,180.12	\$1,070.24	\$922.94	\$827.71	\$801.43	\$744.39	\$710.56	\$722.30	\$669.59	\$720.13	\$724.46	\$710.86	\$666.82	\$631.25	\$638.38	\$583.19	\$498.32	\$695.09	\$777.32	\$638.06	\$677.17	\$567.10	\$535.12	\$2,312.82	\$753.68	\$698.19	\$686.13	\$647.94	
EMPLOYEE & SPOUSE	0 to 29	\$1,539.90	\$1,396.52	\$1,204.31	\$1,080.06	\$1,045.76	\$971.34	\$927.18	\$942.51	\$873.73	\$939.67	\$945.32	\$927.58	\$870.10	\$823.69	\$833.00	\$760.99	\$650.25	\$907.00	\$1,014.30	\$832.58	\$883.61	\$739.99	\$698.26	\$3,017.92	\$983.45	\$911.05	\$895.31	\$845.48	
	30 to 39	\$1,813.55	\$1,644.68	\$1,418.31	\$1,271.98	\$1,231.59	\$1,143.94	\$1,091.95	\$1,109.99	\$1,028.99	\$1,106.65	\$1,113.30	\$1,092.41	\$1,024.72	\$970.07	\$981.02	\$896.22	\$765.80	\$1,068.18	\$1,194.55	\$980.53	\$1,040.63	\$871.49	\$822.34	\$3,554.21	\$1,158.21	\$1,072.94	\$1,054.40	\$995.72	
	40 to 49	\$1,183.05	\$1,072.90	\$925.23	\$829.77	\$803.42	\$746.24	\$712.33	\$724.10	\$671.26	\$721.91	\$726.25	\$712.62	\$668.47	\$632.82	\$639.96	\$584.65	\$499.56	\$696.82	\$779.25	\$639.63	\$678.84	\$568.51	\$536.45	\$2,318.56	\$755.55	\$699.93	\$687.83	\$649.56	
	50 to 54	\$1,389.32	\$1,259.95	\$1,086.54	\$974.44	\$943.49	\$876.35	\$836.51	\$850.34	\$788.29	\$847.78	\$852.88	\$836.87	\$785.01	\$743.14	\$751.54	\$686.57	\$586.66	\$818.30	\$915.12	\$751.16	\$797.20	\$667.62	\$629.98	\$2,722.78	\$887.27	\$821.96	\$807.76	\$762.80	
	55 to 59	\$1,495.37	\$1,356.14	\$1,169.48	\$1,048.82	\$1,015.52	\$943.24	\$900.37	\$915.25	\$848.46	\$912.49	\$917.98	\$900.76	\$844.94	\$799.87	\$808.91	\$738.98	\$631.44	\$880.77	\$984.97	\$808.50	\$858.06	\$718.60	\$678.07	\$2,930.64	\$955.01	\$884.70	\$869.42	\$821.03	
EMPLOYEE & CHILDREN	0 to 29	\$1,971.75	\$1,788.16	\$1,542.05	\$1,382.95	\$1,339.03	\$1,243.74	\$1,187.20	\$1,206.83	\$1,118.76	\$1,203.19	\$1,210.43	\$1,187.71	\$1,114.11	\$1,054.69	\$1,066.61	\$974.40	\$832.61	\$1,161.36	\$1,298.75	\$1,066.07	\$1,131.41	\$947.51	\$894.08	\$3,864.27	\$1,259.25	\$1,166.55	\$1,146.39	\$1,082.59	
	30 to 39	\$2,445.21	\$2,217.53	\$1,912.32	\$1,715.02	\$1,660.56	\$1,542.38	\$1,472.28	\$1,496.60	\$1,387.39	\$1,492.10	\$1,501.07	\$1,472.90	\$1,381.64	\$1,307.95	\$1,322.72	\$1,208.37	\$1,032.52	\$1,440.23	\$1,610.61	\$1,322.05	\$1,403.09	\$1,175.03	\$1,108.77	\$4,792.15	\$1,561.62	\$1,446.65	\$1,421.66	\$1,342.53	
	40 to 49	\$3,048.75	\$2,764.88	\$2,384.33	\$2,138.33	\$2,070.43	\$1,923.09	\$1,835.67	\$1,866.01	\$1,729.84	\$1,860.39	\$1,871.57	\$1,836.45	\$1,722.66	\$1,630.77	\$1,649.20	\$1,506.63	\$1,287.38	\$1,795.71	\$2,008.15	\$1,648.37	\$1,749.40	\$1,465.06	\$1,382.44	\$5,974.97	\$1,947.07	\$1,803.73	\$1,772.56	\$1,673.91	
	50 to 54	\$4,184.34	\$3,794.72	\$3,272.43	\$2,934.81	\$2,841.61	\$2,639.38	\$2,519.42	\$2,561.05	\$2,374.16	\$2,553.34	\$2,568.69	\$2,520.49	\$2,364.31	\$2,238.21	\$2,263.48	\$2,067.82	\$1,766.90	\$2,464.58	\$2,756.14	\$2,262.34	\$2,401.02	\$2,010.76	\$1,897.36	\$8,200.52	\$2,672.30	\$2,475.57	\$2,432.79	\$2,297.40	
	55 to 59	\$938.70	\$851.30	\$734.13	\$658.39	\$637.49	\$592.11	\$565.20	\$574.54	\$532.62	\$572.81	\$576.25	\$565.44	\$530.41	\$502.12	\$507.79	\$463.90	\$396.38	\$552.90	\$618.30	\$507.52	\$538.64	\$451.09	\$425.65	\$1,839.69	\$599.50	\$555.37	\$545.77	\$515.40	
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$1,028.95	\$933.14	\$804.71	\$721.68	\$698.77	\$649.04	\$619.54	\$629.77	\$583.82	\$627.88	\$631.65	\$619.80	\$581.39	\$550.38	\$556.60	\$508.48	\$434.49	\$606.05	\$677.75	\$556.32	\$590.42	\$494.45	\$466.57	\$2,016.53	\$657.13	\$608.76	\$598.24	\$564.95	
	30 to 39	\$1,058.83	\$960.24	\$828.08	\$742.64	\$719.06	\$667.88	\$637.53	\$648.06	\$600.77	\$646.11	\$650.00	\$637.80	\$598.28	\$566.37	\$572.77	\$523.25	\$447.11	\$623.65	\$697.43	\$572.47	\$607.57	\$508.82	\$480.12	\$2,075.10	\$676.22	\$626.44	\$615.61	\$581.35	
	40 to 49	\$1,281.49	\$1,162.17	\$1,002.22	\$898.82	\$870.27	\$808.34	\$771.59	\$784.35	\$727.11	\$781.99	\$786.69	\$771.92	\$724.09	\$685.47	\$693.22	\$633.29	\$541.13	\$754.80	\$844.09	\$692.87	\$735.33	\$615.81	\$581.09	\$2,511.49	\$818.42	\$758.17	\$745.07	\$703.60	
	50 to 54	\$1,515.29	\$1,374.20	\$1,185.06	\$1,062.79	\$1,029.05	\$955.81	\$912.37	\$927.44	\$859.76	\$924.65	\$930.21	\$912.75	\$856.20	\$810.53	\$819.69	\$748.82	\$639.85	\$892.50	\$998.09	\$819.28	\$869.49	\$728.16	\$687.10	\$2,969.69	\$967.73	\$896.49	\$881.00	\$831.96	
	55 to 59	\$1,892.06	\$1,715.89	\$1,479.72	\$1,327.06	\$1,284.92	\$1,193.48	\$1,139.22	\$1,158.05	\$1,073.54	\$1,154.56	\$1,161.51	\$1,139.71	\$1,069.09	\$1,012.06	\$1,023.50	\$935.02	\$798.96	\$1,114.42	\$1,246.26	\$1,022.98	\$1,085.68	\$909.22	\$857.95	\$3,708.09	\$1,208.36	\$1,119.40	\$1,100.06	\$1,038.83	
FAMILY (EMPL/SP/CH/CS)	0 to 29	\$2,139.34	\$1,940.14	\$1,673.10	\$1,500.48	\$1,452.84	\$1,349.44	\$1,288.11	\$1,309.39	\$1,213.84	\$1,305.45	\$1,313.30	\$1,288.66	\$1,208.81	\$1,144.34	\$1,157.26	\$1,057.22	\$903.37	\$1,260.07	\$1,409.14	\$1,156.68	\$1,227.57	\$1,028.05	\$970.07	\$4,192.70	\$1,366.28	\$1,265.69	\$1,243.82	\$1,174.60	
	30 to 39	\$1,480.72	\$1,342.85	\$1,158.03	\$1,038.55	\$1,005.57	\$934.00	\$891.56	\$906.29	\$840.16	\$903.55	\$908.98	\$891.92	\$836.67	\$792.04	\$800.98	\$731.75	\$625.26	\$872.15	\$975.32	\$800.57	\$849.65	\$711.55	\$671.43	\$2,901.93	\$945.66	\$876.04	\$860.90	\$812.99	
	40 to 49	\$1,682.33	\$1,525.68	\$1,315.70	\$1,179.95	\$1,142.48	\$1,061.18	\$1,012.94	\$1,029.68	\$954.55	\$1,026.58	\$1,032.75	\$1,013.37	\$950.57	\$899.87	\$910.04	\$831.37	\$710.39	\$990.88	\$1,108.12	\$909.58	\$965.33	\$808.42	\$762.84	\$3,297.03	\$1,074.40	\$995.32	\$978.12	\$923.68	
	50 to 54	\$1,705.57	\$1,546.76	\$1,333.87	\$1,196.25	\$1,158.27	\$1,075.83	\$1,026.93	\$1,043.90	\$967.72	\$1,040.76	\$1,047.02	\$1,027.37	\$963.71	\$912.31	\$922.62	\$842.86	\$720.20	\$1,004.57	\$1,123.42	\$922.14	\$978.68	\$819.61	\$773.38	\$3,342.59	\$1,089.25	\$1,009.06	\$991.63	\$936.44	
	55 to 59	\$2,157.67	\$1,956.77	\$1,687.45	\$1,513.35	\$1,465.29	\$1,361.01	\$1,299.14	\$1,320.62	\$1,224.25	\$1,316.64	\$1,324.56	\$1,299.70	\$1,219.16	\$1,154.14	\$1,167.18	\$1,066.28	\$911.11	\$1,270.87	\$1,421.21	\$1,166.59	\$1,238.09	\$1,036.85	\$978.39	\$4,228.64	\$1,377.99	\$1,276.55	\$1,254.48	\$1,184.67	
FAMILY (EMPL/SP/CH/CS)	60 to 64	\$2,635.45	\$2,390.06	\$2,061.10	\$1,848.45	\$1,789.76	\$1,662.38	\$1,586.83	\$1,613.04	\$1,495.33	\$1,608.19	\$1,617.85	\$1,587.49	\$1,489.13	\$1,409.71	\$1,425.63	\$1,302.38	\$1,112.85	\$1,552.28	\$1,735.92	\$1,424.91	\$1,512.25	\$1,266.45	\$1,195.03	\$5,164.99	\$1,683.11	\$1,559.21	\$1,532.27	\$1,446.98	
	65 plus	\$3,248.64	\$2,946.15	\$2,540.65	\$2,278.53	\$2,206.18	\$2,049.18	\$1,956.02	\$1,988.35	\$1,843.25	\$1,982.36	\$1,994.28	\$1,956.85	\$1,835.61	\$1,737.69	\$1,757.33	\$1,605.41	\$1,371.79	\$1,913.44	\$2,139.81	\$1,756.44	\$1,864.09	\$1,561.11	\$1,473.08	\$6,366.71	\$2,074.73	\$1,921.99	\$1,888.78	\$1,783.66	
		\$4,369.26	\$3,962.42	\$3,417.05	\$3,064.51	\$2,967.19	\$2,756.02	\$2,630.76	\$2,674.23	\$2,479.08	\$2,666.18	\$2,682.21	\$2,631.88	\$2,468.80	\$2,337.13	\$2,363.51	\$2,159.20	\$1,844.98	\$2,573.50	\$2,877.94	\$2,362.32	\$2,507.13	\$2,099.62	\$1,981.21	\$8,562.93	\$2,790.40	\$2,584.97	\$2,540.30	\$2,398.93	

The premium rates above will be increased 1.7% when full Mental Health Parity benefits apply. Rates for subsequent quarters will be increased by 3%.

**United Healthcare**  
**August 1, 2011 Small Group Commercial PPO Rate Filing**

**Required Information from Insurance Code Section 10181.7**

- 1) Justification for any unreasonable rate increases.

As required under Insurance Code 10181.6, a certification was obtained from Milliman Inc. ("Milliman"), an independent actuarial consulting firm. The conclusion by Milliman is that the premium increases associated with this rate filing is reasonable and therefore no further justification is necessary.

- 2) Annual aggregate medical benefit trend assumptions for the projection period:

Service Category	Trend
Hospital Inpatient	15.7%
Hospital	
Outpatient	14.7%
Physician	8.6%
Prescription Drugs	12.5%
Other (anc, lab, rad)	16.5%
Total	13.2%

- 3) Actual Incurred Costs by aggregate benefit category:

Service Category	Incurred Claims
Hospital Inpatient	47,614,980
Hospital	
Outpatient	18,282,470
Physician	45,056,201
Other	5,866,493
Pharmacy	13,354,128
Total	182,669,812

- 4) Projected medical benefit trend breakdown by price inflation and use of service:

Service Category	Use of Service	Price Inflation
Hospital Inpatient	6.6%	8.6%
Hospital		
Outpatient	6.4%	7.7%
Physician	5.5%	3.0%
Prescription Drugs	7.3%	4.8%
Other (anc, lab, rad)	6.7%	9.2%
Total	6.3%	6.4%



## **Actuarial Memorandum**

### **United Healthcare Small Group Policy Filing**

#### Qualifications

I, Douglas A. Proebsting, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of United Healthcare (the "Company") to comply with Senate Bill 1163.

I am affiliated with Milliman, Inc. ("Milliman") an independent actuarial consulting firm that is not affiliated with, nor a subsidiary, nor in any way owned or controlled by a health plan, health insurer, or a trade association of health plans or insurers.

#### Scope

As a Principal and Consulting Actuary with Milliman, I have written this actuarial memorandum at the request of the Company to discuss the rate filing for its Small Group policies. The proposed rates included in this filing will be effective for new and existing members enrolling or renewing on or after August 1, 2011. Rates are guaranteed for 12 months following the effective date or renewal date. The proposed rates represent an average increase of 2.8% over the currently filed May 1, 2011 rates and a 14.3% average premium rate increase for groups renewing in August, September, and October 2011 over the August 1, 2010 rates.

The proposed rates will increase by 2.0% in Nevada, Yolo, Alameda, Marin, Napa, Sonoma, San Francisco, San Mateo, Santa Cruz, and San Diego (only the zip codes included in the definition of San Diego 2) counties. All other counties are proposed to increase by 3.0%, which yields a weighted average rate increase of 2.8%.

Plan level rate increases could vary, depending on benefit plan and provider network, geographic location per predefined regions in California, and changes to a group's demographics and health status within the bands allowed.

Unless otherwise amended, the Company is filing for a 3.0% quarterly rate increase beyond 8/1/11 as well, to be applied on 11/1/11, 2/1/12, and 5/1/12 rates. These increases, consistent with our review of rates effective 8/1/11, are similarly reasonable as defined below.

This statement of opinion complies with the Actuarial Standards of Practice 8 and 41, promulgated by the Actuarial Standards Board.

#### Reliance

I relied upon information provided by Mr. Gerald R. Lalande Jr., FSA, MAAA, Director of Pricing and Actuary at the Company. While I reviewed the information for reasonableness, I did not audit the underlying data for correctness. Appendix A contains a Statement Regarding Accuracy and Completeness of the Underlying Data Sources provided to me as part of my review and forms a part of this opinion. If the data provided is later determined to be inaccurate, my conclusions could change.



### Testing Procedures and Sample Rate Calculation

As part of my review, I followed the testing procedures outlined in Appendix B.

Attachment C presents a sample calculation of the total monthly premium for a small group renewing August 1, 2011. The rate filing contains the premium details for each plan offering.

### Opinion – Actuarially Sound in the Aggregate

In my opinion, the proposed premium rates are actuarially sound in the aggregate. The projected premium income, expected reinsurance cash flows, governmental risk adjustment cash flows, and investment income are adequate to provide for all expected costs, including health benefits, health benefit settlement expenses, and marketing and administrative expenses as provided to me by the Company.

### Opinion – Reasonable Premium Rate Increases

In my opinion, the proposed premium rate increases are reasonable. I based my opinion that the rate increase is reasonable on the following factors:

- > The expected small group loss ratio for the twelve month period beginning August 1, 2011 is 83.0%, based on the ratio of projected incurred claims divided by projected revenue. The projected loss ratio is greater than the 80% PPACA Minimum Loss Ratio (MLR) standard that was promulgated by the Department of Health and Human Services. The 83.0% projected loss ratio is unadjusted for items such as federal taxes, premium taxes, and quality initiatives that are allowed based on the NAIC model regulations.
- > The rate increase is supported by substantial evidence of anticipated claims costs trends.
- > The choice of assumptions is reasonable relating to unit cost increases, per capita utilization increases, and other assumptions.
- > The documentation included in this rate filing is adequate in order to determine the reasonableness of the proposed rate increase.
- > The proposed rates result in rates between insured within similar risk categories that are permissible under applicable California law, and the premium differences correspond to differences in expected claims costs between allowable risk classes.
- > The proposed rate increases are justified by credible experience data and anticipated changes in unit costs.
- > The proposed average overall annual premium rate increase of 14.3% is greater than the Consumer Price Index for All Urban Consumers, U.S. City average of 2.9%, for the period January 2010 through January 2011.
- > While the proposed rate increase is larger than the medical costs index, material differences between the two measures provide an explanation as to the reasonability of the rate increase. The medical component of the CPI measures price inflation at the retail level. That is, it measures the prices paid for a fixed market basket of medical goods and services.



The following factors are included in the medical insurance claims trends that are not included in the CPI measure:

- Increased per capita utilization of services
  - Cost for new technologies
  - Changes in provider practice patterns or the intensity of the service being provided
  - Changes in enrollment mix
  - New mandated benefits
  - Adverse selection
  - Deductible leveraging effect
  - Changes in provider mix and negotiated provider payment arrangement
- > The medical trends used in the proposed premium development are reasonable. The medical trends are prepared by the Company's Healthcare Economics Department using the expected unit cost increase by hospital and medical group and then weighted using the historic volume associated with each provider entity. Expected per capita utilization is also assumed to increase and incorporated into the expected medical claims trend. The trend factors are developed separately for utilization and charge increases.

#### Other Factors Considered

In addition, I considered the items listed below:

- > Return on Equity (ROE) is not used as a benchmark for pricing by the Company and therefore could not be provided.
- > The employee and executive compensation is part of the overall administrative expense assumed in the premium development. I did not review the compensation levels of the staff or executives and offer no opinion on the appropriateness of the compensation levels, since employee compensation levels are beyond the scope of my expertise.

Respectfully Submitted,

A handwritten signature in black ink, reading "Douglas A. Proebsting".

Douglas A. Proebsting  
Member of the American Academy of Actuaries  
March 25, 2011

**Appendix A**  
**Statement Regarding Accuracy and Completeness**  
**Of the Underlying Data Sources**

Items Relied upon During Testing by Milliman

- Numerous spreadsheets outlining the data collection and parsing process.
- Spreadsheets detailing the rate development including the HMO claim cost components, benefit plan relativities, geographic cost adjustments and trend application.
- Spreadsheets presenting the development of the unit cost pricing trend and the utilization increase assumptions.
- Spreadsheets confirming that the data used in the rate development ties to the financial ledger.
- Conversations with PacifiCare staff discussing the development of the renewal rating process.
- Confirmation that filed rates result in premium differences between insureds within similar risk categories that are permissible under applicable State law.
- Confirmation that Return on Equity (ROE) is not used as a benchmark for pricing and therefore cannot be provided.

The sources identified above were relied upon by Milliman, Inc. in preparing this statement of actuarial opinion.

I, Gerald R. Lalande Jr., Director of Pricing for United HealthCare (parent of PacifiCare of California), hereby affirm that the rate development worksheets identified above, and provided to Milliman, Inc., were prepared under my direction, and that the data sources relied upon and supporting spreadsheets are to the best of my knowledge accurate and complete unless otherwise noted below. Finally, I affirm that all information that affects the actuarial items examined has been given to you, and that I have disclosed all items of which I am aware that would have a material impact on the rate increase calculation.

March 24, 2011

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Signature





## Appendix B Description of Testing Procedures

Under my direction, we reviewed the renewal rating process performed by United Healthcare's Actuarial staff including:

1. **Claims cost trend rates and development of anticipated unit cost and utilization increases.** Pricing trend follows a recent/projected average core trend (utilization and cost trend), plus an additional provision for demographic changes and adverse deviation. This provision is reasonable in light of the significant member lapsation and uncertainty of future trends vs. observed and projected claim costs.
2. **Claims and enrollment base period data collection process and reconciliation to internal financial statements.** The information tied to financial summaries for total claims, premium, and enrollment within small tolerances. The data collected was for incurred dates of 10/1/2009 – 9/30/2010 with run out for two additional months. A provision for incurred but not paid claims beyond the two month run out period consistent with past rate development was held to complete the base period.
3. **Development of projected claims costs and comparison to revenue generated from application of current rates to current enrollment.** Using information from items 1 and 2 above, we applied the assumptions in the filing to validate the cost and revenue projections. The claim projection includes fee-for-service medical services and prescription drug costs. Projected revenue is estimated using the current revenue adjusted to the current member base times the suggested rate action.
4. **United Healthcare uses table rates for all small groups that are included with this filing.** The only exception to the table rate is a group assigned risk adjustment factor (RAF) that is applied consistent with the parameters of California small group law and certified by United Healthcare to be compliant. Appendix C provides an example of the rate development for a sample group.
5. **Proposed rate increases based on comparison of projected loss ratio to target loss ratio.** The proposed rate increase is established to meet the medical loss ratio targets for the projection period.
6. **Plan relativity and geographic factors.** We validated that the projected benefit plan factors and geographic area factors project to reasonably consistent medical loss ratios within United Healthcare's block of business. United Healthcare last adjusted benefit plan factors as of February 1, 2011 effective dates. No adjustments have been made to these factors since then.

## Appendix C

### UnitedHealthcare of California Small Group Rate Filing, Effective 8/1/2011

#### Sample Calculation of Monthly Premium

Product	PPO
Plan	J3-A
County	Riverside
RAF	1.00

#### Table Rates

	Age Category	J3-A
EMPLOYEE ONLY	0 to 29	\$442.46
	30 to 39	\$547.60
	40 to 49	\$735.35
	50 to 54	\$1,018.85
	55 to 59	\$1,260.42
	60 to 64	\$1,644.68
	65 plus	\$1,936.94
EMPLOYEE & SPOUSE	0 to 29	\$1,263.55
	30 to 39	\$1,483.84
	40 to 49	\$1,597.12
	50 to 54	\$2,105.92
	55 to 59	\$2,611.59
	60 to 64	\$3,256.19
	65 plus	\$4,469.05
EMPLOYEE & CHILD(REN)	0 to 29	\$1,002.58
	30 to 39	\$1,098.96
	40 to 49	\$1,130.87
	50 to 54	\$1,368.69
	55 to 59	\$1,618.39
	60 to 64	\$2,020.80
	65 plus	\$2,284.90
FAMILY EMPLOY/SP/CH(S)	0 to 29	\$1,581.47
	30 to 39	\$1,796.79
	40 to 49	\$1,821.62
	50 to 54	\$2,304.49
	55 to 59	\$2,814.77
	60 to 64	\$3,469.68
	65 plus	\$4,666.55

#### Census

#	Age	Tier	Number of Children	Rates
1.	20	1	0	\$442.46
2.	25	1	0	\$442.46
3.	30	2	0	\$1,483.84
4.	35	3	1	\$1,098.96
5.	40	4	2	\$1,821.62

Grand Total	\$5,289.34
-------------	------------

**United Healthcare**  
**August 1, 2011 Small Group Commercial PPO Rate Filing**

**Required Information from Insurance Code 10181.3**

- 1) United Healthcare  
Contact Information  
Gerald Lalande FSA, MAAA  
[Gerry\\_Lalande@uhc.com](mailto:Gerry_Lalande@uhc.com)  
714-226-4774
- 2) Number of plan contract forms covered by this filing: 1
- 3) Plan Contract form number covered by the filing: POL. 1.07 et al.
- 4) Product Type: PPO
- 5) Segment Type: Small Group
- 6) Type of plan involved: For Profit
- 7) Product opened or closed: Open
- 8) Enrollment by rating form: See table below
- 9) Enrollee months in each rating form: See table below
- 10) Annualized rate by rating form: See table below
- 11) Total earned premiums in each rating form: See table below
- 12) Total incurred claims in each rating form: See table below

Product	September 2010 Enrollees	Enrollee Months 10/09-9/10	Annualized Rate	10/09-9/10 Earned Premium	10/09-9/10 Incurred Claims
PPO	25,704	345,906	\$5,427	\$210,593,761	\$182,669,812

Notes:

- 1) Earned premium and incurred claims do not reflect minimum loss ratio adjustments.
  - 2) Annualized rate is based on current filed rates.
- 
- 13) Average rate increase initially requested: 2.8% (Quarterly), 14.3% (Annual)
  - 14) Review category: Filing for Existing Products
  - 15) Average rate increase: 2.8% (Quarterly), 14.3% (Annual)
  - 16) Rates are effective for policies issued or renewed on or after August 1, 2011.
  - 17) The number of subscribers or enrollees affected: approximately 6,055 enrollees renew between August 1, 2011 and October 31, 2011 assuming a quarterly rating cycle.

18) Annual aggregate medical benefit trend assumptions for the projection period:

Service Category	Trend
Hospital Inpatient	15.7%
Hospital Outpatient	14.7%
Physician	8.6%
Prescription Drugs	12.5%
Other (anc, lab, rad)	16.5%
Total	13.2%

19) Projected medical benefit trend breakdown by price inflation and use of service:

Service Category	Use of Service	Price Inflation
Hospital Inpatient	6.6%	8.6%
Hospital Outpatient	6.4%	7.7%
Physician	5.5%	3.0%
Prescription Drugs	7.3%	4.8%
Other (anc, lab, rad)	6.7%	9.2%
Total	6.3%	6.4%

20) Comparison of cost and rate of change:

Incurring Claims PMPM 10/07-9/08	Incurring Claims PMPM 10/08-9/09	Incurring Claims PMPM 10/09-9/10
\$228.46	\$259.88	\$279.77
YOY Change	13.7%	7.7%

21) List out changes in insured cost-sharing over the prior year:

PPACA cost sharing include:

- 1) Changed lifetime maximum from \$5,000,000 to unlimited.
- 2) Changed preventative care from office visit copays to 100%.

22) List out changes in insured benefits over the prior year: N/A

23) Actuarial Certification: N/A

24) Changes in administrative costs: No changes assumed

25) PPACA related information: None

**UNITEDHEALTHCARE INSURANCE COMPANY**

450 Columbus Boulevard

P.O. Box 150450

Hartford, CT 06115-0450

**SMALL EMPLOYER GROUP PPO PRODUCT  
CERTIFICATION OF COMPLIANCE**

The undersigned, on behalf of UnitedHealthcare Insurance Company ("UHIC"), hereby states and certifies as follows:

1. UHIC is in compliance with the California small group rating requirements set forth in California Insurance Code Sections 10714. UHIC applies a risk adjustment factor to each standard employee risk rate for a particular small employer based on any expected deviations from the standard cost of services. This factor shall not be more than 110 percent or less than 90 percent.
2. UHIC is also in compliance with Sections 10700 through 10715 as related to small employer rates.
3. A change is being made to UHIC's geographic regions (please refer to Attachment "A").
4. UHIC's revised standard employee risk rates for each risk category are enclosed.
5. The highest and lowest risk adjustment factors will be used in setting the rates at which a contract shall be offered are set forth below.

**(a) New Business**

Currently -- No more than 110 percent or less than 90 percent.

**(b) Renewals**

Same as for New Business, except that the risk adjustment factor shall not increase by more than 10 percentage points from the risk adjustment factor in the prior rating period.

**(c) Discontinued Contracts**

Same as for New Business, except that for a contract that UHIC has discontinued offering, the risk adjustment factor applied to the standard employee risk rates for the first rating period of the new contract that the small employer elects to purchase, shall be no greater than the risk adjustment factor applied in the prior rating period to the discontinued contract

6. PacifiCare Life and Health Insurance Company (PLHIC) contracts were withdrawn on renewal beginning January 1, 2010. The Pharmacy Benefit Manager (PBM) for the PLHIC products was Prescription Solutions. UHIC administers its pharmacy benefits through Medco. Employers previously covered under PLHIC will continue to have their pharmacy benefits administered through Prescription Solutions after they migrate to UHIC contracts. The benefit plan designs and premiums charged are identical, regardless of which PBM administers the pharmacy benefits. However, some differences exist between the two PBMs in the formulary definitions and underlying contractual charges.
7. In reference to the Notice sent to all carriers from the California Department of Insurance on December 15, 2010 regarding "Wrapping", United Healthcare does offer plans designated for Health Reimbursement Account (HRA) or other employer deductible payment mechanisms. Premiums for these plans do reflect an adjustment for higher utilization associate with the account. As required by the notice, please see the attached justification document.
8. I have performed an internal audit of UnitedHealthcare Insurance Company's Underwriting and Rating practices, including a review of the appropriate records and of the actuarial methods and assumptions used in determining small employer rates. In performing my review, I also relied upon data and information supplied by the underwriting department of UnitedHealthcare Insurance Company.

We examined the records of approximately 7,288 Small Business policyholders, which should represent all renewing or sold business in 2010, and identified 261 policyholders that had the appearance of non-compliance. Of those, we closely examined 32 groups and found that six of those were out of compliance. These errors were caused by manual intervention. If the same ratio holds for all groups that appear non-compliant, less than .7% of all policyholders would be out of compliance.

We also tested a sample of cases to ensure that the risk adjustment factor did not increase by more than 10% over the prior rating period. This sample encompassed approximately a third of all policyholders. We identified no cases that were out of compliance.

By:



Gerald R. Lalande Jr., FSA, MAAA

Director, Actuarial Pricing

Dated:

3/25/11

## **Wrapping: Actuarial Justification of Increased Utilization**

Annually, we look at the adequacy of our plan relativities. This includes reviewing the performance of plans with HRA accounts.

In order to look at credible experience by plan, we used twelve months of experience nationally. This includes over 11.9 million member months.

We compare adjusted BCRs between our plans with HRA accounts to traditional plans without wrapping mechanisms. The HRA plans had about 740 thousand member months (average 60,000 members) and the traditional plans had about 9.5 million member months (average 800,000 members). The BCRs are adjusted by the following in order to make a fair comparison

- The age/sex composition is normalized
- Catastrophic claims are smoothed
- Underwriting wearoff is normalized
- Deductible maturity is normalized
- Trend leveraging to 2012 is considered

Most of the HRA membership resides in 100% coinsurance, non-copay plan designs. These plans run 5.1% worse than our traditional plans. This difference is attributed to higher utilization due to the wrapping mechanism.

The HRA membership in non-100% coinsurance plans and in copay plans is less credible. The experience runs worse than traditional plans but not as bad as the HRA 100% coinsurance, non-copay plans.

Based on the analysis results, we reflect higher rates for wrapped plan designs to reflect the higher anticipated utilization. The rate loads are in the chart below.

Wrap/HRA Load	
100% coins, non-copay base	5%
Non-100%	-2%
Copay	-1%

Plans begin with a 5% load. If the plan has a non-100% coinsurance plan design, a copay plan design or both, the 5% load is reduced by the -2%, -1% or both (-3%).

Wrapping is permitted only on UnitedHealthcare HRA eligible benefit plan designs.